

Defining the Legacy



Oklahoma Farmers Home Administration

Charles P. Rainbolt, Frank Evans,
Dale L. Folger, Leonard Downing,
Cecil Wildman, and Phil Brown

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—DEFINING THE LEGACY—
OKLAHOMA
FARMERS HOME ADMINISTRATION





l to r: Frank Evans, Dale L. Folger, Phil Brown, Charles P. Rainbolt,
Cecil Wildman, and Leonard Downing.


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FARMERS HOME ADMINISTRATION



By:

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INTRODUCTION

DEFINING THE LEGACY

Charles P. Rainbolt

Oklahoma State Director,
Farmers Home Administration
1993-1995

As the last Oklahoma State Director of Farmers Home Administration, it has become my lot to attempt to define the legacy of a titan—the Oklahoma Farmers Home Administration. I asked some Program Chiefs of long ago to co-author this definition and they have responded admirably.

The Farmers Home Administration began in August, 1946 with the passage of the Farmers Home Administrative Act. But this entity's roots reached back much earlier—to April of 1935, with the creation of the Resettlement Administration, later called the Farm Security Administration.

In its day, Farmers Home Administration was the largest lender in Oklahoma, having a loan portfolio of over \$1,200,000,000 consisting of 25,000 loans. Any operation this huge was bound to have critics, and there were a few. A friend of mine once called the Farmers Home Administration an "8-foot tall gorilla." Make no mistake, however, Oklahoma Farmers Home Administration was a tremendous force for good in rural Oklahoma.

Many Oklahoma farmers and ranchers started their operations with Farmer Program assistance. Countless rural Oklahomans were able to enjoy the American dream of home ownership due to Farmers Home Administration rural housing programs. The community and business programs truly made rural Oklahoma a better place in which to live. The water and waste disposal program alone has served ¾ million rural Oklahoma families since the program's inception in the early 1960's.

The Oklahoma Farmers Home Administration was divided into 3 different program areas: Community and Business Programs, Farmer Programs, and Rural Housing. I asked the former Program Chiefs to give highly personalized accounts of their program areas and recognize those people whom they deemed worthy of recognition. This they have done, sometimes humorously. I have edited very little of their work.

By the nature of this very human effort, countless deserving men and women who spent their adult lives toiling for the Oklahoma Farmers Home Administration will go unrecognized. Personnel records dating back to the early days of the Oklahoma Farmers Home Administration are sketchy, at best. And, with the passage of time, the opportunity to accurately define the legacy gradually decreases.

This effort is not an exhaustive historical review, nor does it profess to be. The co-authors' recollections are limited to the years during which they served. Some of the biggest contributors to the success of the Oklahoma Farmers Home Administra-

tion were members of the various county committees throughout the state. Unfortunately, only records of service from 1990-1995 exist for these hard-working men and women.

For those interested in learning the names of Oklahoma Farmers Home Administration employees, we have done the best we could, given the poor records kept in the early days. Perhaps the publication of this book will inspire the creation of a more comprehensive list. We have reviewed documents dating back to the early 1940s, which reflect the names of most, but not all, of the employees. We believe we have a complete list of employees from 1990-1995, including the county committee members. This list can be found in Appendix A: Personnel.

For the serious student of Oklahoma Farmers Home Administration assistance dating back to the New Deal, we have assembled a record of program dollars spent in the state. This record can be found in Appendix C, as such a compilation does not lend itself to easy reading.

The sun set on the Oklahoma Farmers Home Administration on October 1, 1995. While the USDA mission areas of Rural Development and Farm Service Agency offer essentially the same programs, the dynamics will never be the same.

The legacy of the Farmers Home Administration is that of a difference-maker in rural Oklahoma.

Charles P. Rainbolt
Oklahoma State Director,
Farmers Home Administration
1993-1995

CHAPTER 1:
FARMERS HOME ADMINISTRATION:
NATIONAL PERSPECTIVE

Frank Evans

Chief of Farmer Programs, 1970-1985

As the United States rapidly expanded, so did the importance of agriculture. However, the vital element of home ownership was often passed over or neglected, and farm tenancy began to increase. It gradually increased until a majority of the farms in the United States were operated by tenants.

From the middle 1930's and up through the 1990's, the Farmers Home Administration addressed this problem in one of the most effective government programs run during this period. Over time, this agency came up with many effective solutions to solve the problems of rural America, and programs developed through FmHA continue to operate as supplements to credit made available by private lenders. Not in competition with them, but as another helping hand for the capable and industrious family or community whose progress is roadblocked by lack of credit resources.

Resources brought within reach through FmHA helped to make up for shortfalls in local and private resources. As it loaned money raised throughout the nation from investors in government securities, or guaranteed loans made by city banks and other commercial lenders, FmHA helped channel a flow of outside capital into the rural United States for farm, home, community, and rural economic development.

FmHA loans classified as "insured" were made from three loan revolving funds. Oldest is the Agricultural Credit Insurance Fund (ACIF), established when FmHA began to make insured loans in the 1940's, and now the fund from which all farmer-program loans are made. The Rural Housing Insurance Fund (RHIF) was established with the inauguration of insured rural housing loans in 1965. The Rural Development Insurance Fund (RDIF), established under the Rural Development Act of 1972, took over water, sewer and other community facilities, business and industrial development lending from ACIF.

The revolving funds were nourished by the incoming flow of loan repayments, plus the sale of FmHA investment securities.

Prior to 1974, investors received actual notes or other security instruments FmHA had taken from borrowers. The investor supplied to FmHA an amount equal to the principal owed on the note, and the agency guaranteed repayment of the investments with interest. As borrowers repaid loans, payments were made to investors and the value of the investment was reduced. Until 1970, with FmHA program levels requiring less than \$1 billion a year of note marketing, the agency increased sales by marketing large blocks of notes to security dealers who in turn sold them to trust funds and other large investors.

In 1974, FmHA discontinued marketing actual notes and introduced a new investment security instrument, the Certificate of Beneficial Ownership (CBO). CBOs were issued against pools of loan notes and signified that investors would share in interest earnings. In 1975, FmHA was placing CBOs with the Federal Financing Bank, an institution closely related to the Department of the Treasury. No CBOs were sold directly to the public.

Services inherent in the "supervised loan" principle adopted by the agency in its earliest years were still maintained as necessary to help borrowers achieve the purposes of their loans and to pay back what they had borrowed. Loan losses written off during the first 40 years of the agency amount to less than 2 percent of principal advanced.

Historically, the availability of credit through FmHA when none other was to be found enabled hundreds of thousands of farm families to win their foothold on the land, rather than abandon farming and fall in with the huge farm-to-city migration of distressed people that aggravated decline in the countryside and turmoil in the cities.

Over a million ill-housed rural families moved into adequate homes. Thousands of rural localities and farmland sections solved their water and sanitation problems through modernized central water and sewer systems. These are benchmarks of rural progress toward which FmHA programs made significant contributions.

Historical Overview of Direct Government Lending to Farmers

To remain a strong and self-sufficient nation, the United States has always had to rely upon the productivity and stability of its agricultural producers. And to ensure that productivity and stability, the government has developed and maintained a strong economic support system for the farmers and producers.

As far back as 1918, Congress earmarked funds for short-term seed, feed, and fertilizer loans to farmers in designated areas. Except for four years, these short-term loans were repeated annually until 1933 under the U.S. Department of Agriculture, and, in 1932, the program was extended to the entire country. Called Emergency Crop and Feed Loan, the funding continued from 1937 to October 31, 1946 under the Farm Credit Administration and then finally became part of the Farmers Home Administration direct lending to farmers.

In 1932, the Regional Agricultural Credit Corporation was organized with funds provided by the Reconstruction Finance Corporation, and it made loans until 1934.

When the Production Credit Associations were organized in 1933, they took over the supervision of the RACC. The RACC continued making some special loans the PCA's could not handle, and was reactivated as a war measure in 1943 until it was abolished in 1946.

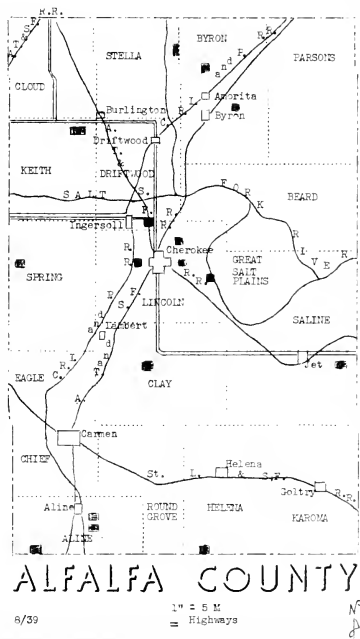
In 1933, the Rural Rehabilitation Corporations were established under the Emergency Relief Act in about 40 states to make loans enabling farm families in distress to continue operating and to reduce the number on relief rolls.

Two years later, in 1935, the Resettlement Administration, established by executive order, took over the lending previously done by Rural Rehabilitation Corporations. The "supervised credit" idea was expanded to include a more systematic program and the supervision of both farm and home operations.

Congress passed the Bankhead-Jones Farm Tenant Act in 1937, and placed the administrative responsibility with the Resettlement Administration. Under this act, county committees were set up to select borrowers and approve loans for farm tenants to purchase farms, helping them leave tenancy and become farm and home owners.

Also providing individual and association loans in 17 western states, the Water Facilities Act of 1937 was administered jointly by the Resettlement Administration, the Soil Conservation Service, and the Bureau of Agricultural Economics.

Tenant Purchase Farms
in Alfalfa County, 1939.
Map from FSA Report,
Tenant Purchase Division,
Alfalfa County OK.
USDA Oklahoma office



In 1942, the full administration of the program was assigned to the Farm Security Administration, and in 1954 the program known as Soil and Water Loans was extended to the entire United States.



Farm house before receiving an FSA loan

Photograph USDA Oklahoma office

On September 1, 1937, the Farm Security Administration was established, succeeding the Resettlement Administration in 1938. The Farm Security Administration, under the U.S. Department of Agriculture, continued providing loans for farmers unable to borrow from usual credit sources.

The service was badly

needed and greatly welcomed. The two photographs included here, of the same family's home, clearly show just what such a loan could mean to a farm family. One report, from an FSA supervisor in Oklahoma to the national office, concluded that "Farm Security can do

no greater service to the farmers...than to provide them with adequate credit combined with a general program of education" (FSA Report, Tenant Purchase Division, Alfalfa County OK, p12). The difference such help made was very important to many families.



Farm house after receiving an FSA loan

Photograph USDA Oklahoma office

From 1935, when the Resettlement Administration was first established, to 1947, when the FSA was reconfigured, the two administrative bodies made over 3 million loans, for a total exceeding 1 billion dollars.

In the postwar period, it became clear that FSA needed to be restructured. Some older programs were no longer justified, current programs could be improved, and new programs were needed. Accordingly, in August 1946, Congress passed the Farmers Home Administration Act. This act, which took effect in 1947, consolidated the Farm Security Administration and the Emergency Crop and Feed Loan Division of the Farm Credit Administration under the new name of Farmers Home Administration, or, as it is finally known today, FmHA. The act gave FmHA the authority to insure loans made by banks, other agencies, and private individuals, as well as to make direct Government loans.

In its first 3 years, FmHA focused its operations on developing the county offices and their supervised farm ownership and farm operating loan programs, and to water facilities projects in the 17 western States.

In 1949, the Federal Housing Act passed, providing means for better housing conditions, and the Farmers Home Administration was given authority to administer its rural housing phase. Also that year, the Disaster Loan Act was passed. This act made loans available to farmers suffering serious losses through disasters.

By 1954, the Water Facilities Act was amended to extend loan provisions to the entire country and also to authorize increased loans of up to \$250,000 to incorporated community groups and small municipalities for water supply and flood protection.

FmHA operations grew in 1955 to include participation in and coordination with other Federal Departments and Agencies in a Rural Development Program. Regulations were broadened to provide supervised credit to small, under-developed, and otherwise ineligible low-income farms in selected pilot counties such as those in Oklahoma.

In 1959, President Eisenhower's Executive Order established a committee of Government Department under-Secretaries to implement the Rural Development program on a larger basis.

The Agricultural Act of 1961 expanded and improved the supervised credit services of FmHA. It raised the limit on operating loans from \$20,000 to \$35,000, the total real estate indebtedness limit on family farms to \$60,000, and the limits on Soil and Water Association Loans to \$500,000 when made from appropriated funds.

and to \$1,000,000 when made from insured funds. It allowed loans to farmers with off-farm income to buy and enlarge farms.

The Act also gave the Farmers Home Administration permanent authority to make real estate loans solely for refinancing and to provide small loans for real estate improvements without taking a mortgage on the farms. In addition, farmers no longer needed to be the main users of water supply systems in their rural communities to be eligible for emergency loans, so, as rural areas became more developed, farmers could still receive emergency loans when necessary.

That same year, 1961, the Federal Housing Act was amended to provide housing loans to all eligible real estate owners in towns of up to 2,500, and the program name was changed administratively from Farm Housing to Rural Housing.

At that time, FmHA was still concerned almost entirely with its original mission as a supervised credit agency for low-income farmers. Expanding old programs and implementing new ones during the early 1960's raised FmHA's total loan and grant volume from the \$300 million level of fiscal year 1960 to \$750 million in fiscal year 1965. But the large-scale rural housing and rural development programs of the upcoming years changed the FmHA into a multi-billion dollar agency.



Richard Maxey, left, USDA Director in Oklahoma and Floyd Higbee, acting national administrator, agree that so long as funds hold out, no eligible Oklahoma family farmer will be forced out of business because of lack of operating credit.

USDA photo

Rather than set up new agencies to administer new services, Congress and the Administration continued to specify that FmHA's existing system of county offices, long experienced in serving rural communities, would be used as the delivery vehicle for the new and larger rural programs.

Rural housing changed from a program of direct loans to one primarily of insured loans, and the population limit on towns served through FmHA was raised from 2,500 to 5,500 in the 1960s, to 10,000 in the 70s and continued to rise throughout the 1990s. The water facilities loan program expanded also, being transformed into a loan-and-grant program for both water and waste disposal systems.

Accelerating these changes, an important expansion of FmHA services came about under the Rural Development Act of 1972 (PL 92-419). This act gave the USDA primary responsibility for Federal activities in support of rural development. It also established an Assistant Secretary for Rural Development to oversee the work of three USDA agencies: the Farmers Home Administration, the Rural Electrification Administration, and the Rural Development Services.

Principal provisions of the act affecting the FmHA included authorizing the FmHA to guarantee loans made by commercial lenders for farming, housing, rural business, and industry in cities of up to 50,000 population, as well as authorizing FmHA loans for community facilities such as fire departments, community halls, hospitals, nursing homes, public recreation facilities, and FmHA grants to improve rural industrial sites.

The FmHA became further involved in community development by authorizing youth loans to rural young people under age 21 for farm and nonfarm income-producing enterprises carried out under programs organized and supervised through schools or organizations, such as the 4-H Club and Future Farmers of America programs.

From the earliest days of the USDA, the most important Farm Programs sponsored by the FmHA were the lending programs. Many types of loans were covered through FmHA, such as loans for purchasing farms, loans for improving the land, homes, or other buildings on the property, and loans for purchasing or improving machinery and livestock. These diverse loan and credit programs have made farming a viable way of life for many rural Americans, and much of the programs' success is credited to the hard work and careful attention each loan merited from the FmHA office.



Illustration from a
Farm and Home Plan Book, 1941
USDA, Oklahoma office

Credit Counseling

This careful attention began with credit counseling. When an applicant first came to FmHA to ask for a loan, credit counseling started. The county supervisor, head of the county operations, would counsel the applicant or borrower on several issues, including when to apply for credit, what credit resources are available in the area, and how to best present a request to a lender.

Applicants were encouraged to get all of the credit available from other sources when the cost was not excessive and the borrower could reasonably repay the credit when it fell due. FmHA policy was to encourage borrowers to graduate to other sources of credit when they were able to do so.

For real estate loans, it was necessary to determine if other lenders would assist the applicants with their needs. If an applicant's request appeared to be sound and essential for success, and other creditors were able to assist the applicant, then an individual real estate loan would be processed.

For operation loans, also known as production and subsistence loans, a credit analysis was run to see if the applicant could obtain all or partial credit from sources outside the FmHA. If credit could not be received from other sources, FmHA would provide all of the credit needed.

The county supervisor also assisted eligible applicants and borrowers in planning the most profitable use of the credit. Counseling and planning with individual families gave the county supervisor a solid opportunity to analyze a family's resources and extend effective supervision. And it helped the individual families determine how to best use available resources like land, buildings, equipment, and labor.

Each county developed a planning guide of key practices that successful farmers used. The annual plan was called the Farm and Home Plan, and the plan that covered several years was called the Long-Term Farm and Home Plan. The goals of both the FmHA Farm and Home plan and the Long Term Farm and Home plan were to pay essential family living and farm operating expenses, to schedule payments on both existing and planned chattel and real estate debts, to pay any delinquent, secured, or unsecured debts, and then plan how to use any remaining income. Appendix B, "Excerpts from A Farm and Home Management Report, 1941," shows the kinds of suggestions and analyses that made up the USDA's painstaking efforts to teach farmers the sound management skills to help them succeed.

A complete analysis of the family's land resources, buildings, fences, and live-

stock was made at the farm. It was also necessary to analyze the family's capabilities such as their farm background, training, experience, and management ability. This analysis provided a basis for determining probable income, expenses and net return from the operation, enabling a family to develop long-term goals. The family's immediate needs were considered in the annual farm and home plan, and their later needs and goals were laid out in the long term farm and home plan.

The FmHA also recognized that farmers and ranchers might have a source of income from nonagricultural enterprises. For example, if a borrower had skills such as welding, horse-shoeing, or others, the FmHA could help him with financing for buildings and materials to get such an enterprise started. This was a very helpful service that saved many families during the hard times.

The County Committee

An important part of the FmHA program was the County Committee, which was established when Farm Security Administration was established. Neither the FSA program or the FmHA program would have been successful without the County Committee. Made up of three members, two of whom had to be farmers, the County Committee was required to certify each loan applicant as eligible before a loan could be made. Since the County Supervisor was a college graduate, usually in farm management, and the Committee had local experience in farming, they were a great combination.

Potential committee members were recommended by the Supervisor and others at a local level, and were appointed by the State Director. Committee members were people committed to their community, since the work was voluntary. They sometimes served in other ways as well, such as helping to collect delinquent loans, usually by going to the borrowers' farms and discussing the situation. They received no compensation except mileage and a per diem.

Supervisory Visits

Once a loan was made, a schedule of visits to the farm was set up with the purpose and dates recorded. These visits were quite important because they showed a lot about the operation and gave FmHA an opportunity to observe the livestock and machinery and see that they conformed with what FmHA showed on their records. They also gave FmHA an opportunity to show the family how interested FmHA was in their welfare and their success. A close relationship usually developed between the supervisor and the family, which was helpful to FmHA.

A family new to the program might receive two or three visits a year the first few years, and then only one per year thereafter. The visits did not neglect the wife

and home, either. At one time, the FmHA had home management specialists to work with the wife. Occasionally, after a family had been on the plan for several years, a scheduling conflict might arise when the family could not be at the farm, home, or ranch when the supervisor was scheduled to be there. The supervisor would receive a notice that they could not be there on the date scheduled, but that he should still come to look the farm and livestock over and they would leave a horse saddled up for him. A smart supervisor always wondered if the horse might be one with a reputation for tossing riders.

Analysis

The analysis was an important tool that was used in farm planning. It provided a follow-up to the work of making and supervising the loan. It showed whether the loan had been properly planned and granted, and it also helped determine what, if any, problems had developed and what should be done about them. The family was asked to keep a record book and, after completing one full year on the program, they were asked to bring the records in and do an analysis.

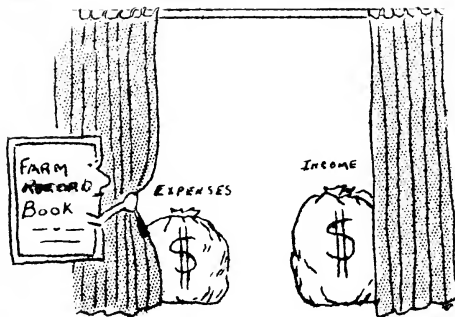


Illustration from Farm and Home Plan Book, 1941

USDA, Oklahoma office

During the analysis, the actual production from crops and livestock was determined and compared to what had been projected. The family's actual living and operating expenses were compared to the budget that had been planned. The expenditures for capital goods were looked at and then the most important step was taken—the family made all payments that were due.

If production had been at its planned level and expenditures kept to their expected levels, the FmHA could see that the family had made their payments and had done a good job. And if any problems showed up during the analysis, proper steps would be taken to correct them. The plan for the next year would be developed to compensate for any problems there may have been, and to add any items set up on the long-term plan, such as adding cattle as pasture acreage grew.

Farmers and ranchers took the planning and the analysis seriously. It was com-

mon for farmers and ranchers to bring their plans to the office and show that they and FmHA had 25 or 50 head of cattle planned and that pasture had been developed for that number of cattle to be added to the herd.

The analysis has been given a lot of credit for the great success FmHA has had over the years. And there is no doubt that the success of Farmers Home Administration was due to the careful attention and supervision paid to each client and each loan made.

1995 marked the 60th year of service for the Farmers Home Administration. The agency wore the third name it had been given in its history, and served an enormously broader purpose than when it was formed to make loans to depression-stricken farm families. Its programs were conducted through the nationwide system of about 1,750 county offices, where services were easily accessible to people living on farms and in rural communities.

FmHA grew as a source of credit for building stronger family farms, yet farm credit accounted for only about one-fourth of all resources administered through FmHA. Acts of Congress added large-scale programs that benefitted families and communities throughout the rural population, helping to provide more up-to-date housing, water and sewer systems, and other essential community facilities, and the buildup of business and industry in rural areas.

Loans and grants made through FmHA supplemented the amount of credit and capital directly available from commercial lenders in rural areas. In most programs, the agency made loans to qualified applicants who found no other sources of financing available on terms or conditions they could meet.

More than 90 percent of the money loaned through FmHA was raised from private investors through sales of Government securities, or supplied to borrowers directly by commercial lenders under FmHA guarantees that minimized their risk.

Grant programs administered through FmHA—for rural water and waste disposal systems, industrial site development, farm labor housing, and “self-help” homebuilding by low-income families—supplemented the agency’s rural development loans.

Billions of dollars a year continue to flow through channels which FmHA created into rural America, serving a wide variety of needs fundamental to a better life in the rural environment.

CHAPTER 2:

FARMER PROGRAMS IN OKLAHOMA

Frank Evans

Chief of Farmer Programs, 1970-1985



Oklahoma's Farm Family of 1978, the Gene Allen family of Jay, Oklahoma, accepts a certificate from the District Director of the area, Ralph Childers (far left). Van Owens (far right) prepared the application. Field offices of the Farmer Program Section recommended qualified borrowers from their areas, a committee met and selected the family for the year from the nominations. At a banquet held in the family's county, awards and certificates would be presented to them.

Photo USDA, Oklahoma State office collection

The Ten State Directors

E. Lee Ozbirn	Ludwig (Bud) Johnson
James G. Powers	Gene Earnest
Richard P. Maxey	Larry E. Stephenson
Clark McWhorter	Ernest Hellwege
Spudds Widener	Charles P. Rainbolt

The first State Director was E. Lee Ozbirn. Homer Burns directed the Real Estate program. Everett Veech directed the Production and Subsistence program, and Vernon Burnett was the General Program Director. Later, when James Powers became State Director, Homer Burns retired, and Vernon Burnett moved across to head up the Real Estate program. James Powers was followed by Richard Maxey, who was State Director for a short time, and was replaced by Clark McWhorter. Everett Veech retired and Allen Williams stepped in to head the Production and Subsistence program, which later became the Operating Loan Program.

Allen Williams was an active chief and, during his time in the office, the state had a large operating program. He retired in the early 1970's and Frank Evans took his place. The Farm Programs were consolidated at that time, so all Farm Loan Programs were called Farmer Programs. Frank Evans was given the title of Chief and kept the title for 15 years, until he retired. Program Chiefs after Frank Evans included Russell Beckham, Wayne Moore, and Ralph Childers.

Spudds Widener became State Director following Mr. McWhorter and Oklahoma had a very active program. A lot of good changes in the program took place then because the National Administrator, James Smith, was also from Oklahoma. Since Spudds had been a County Supervisor and a District Director, he was able to point out problems in the field that should be corrected and the National Administrator listened to him.



Spudds Widener, Mrs. Widener, and Dale L. Folger at Widener's retirement dinner in Stillwater, 1972. 200 guests, including FmHA employees past and present, from all over the state attended.

Photo private collection

The Farm Security Administration program was mostly a farmer loan program when FmHA took it over. It had three main divisions at that time: a Production and Subsistence Loan program, a Farm Ownership Loan program, and a Water Loan program. The Water Loan programs were only available in 14 western states, of which Oklahoma was one.

Oklahoma has had some outstanding loan programs, and very seldom did any Oklahoma Farm Program rank below the top 5 programs in the United States. Oklahoma was also a trial area for many programs. When livestock producers got into financial trouble in the 1970's, Washington developed an Emergency Livestock Loan Program and asked Oklahoma to take the lead. The main thrust of this program was that if the banks and other lenders would assist livestock operations with essential financing, FmHA would guarantee the loan. There are many different opinions about this program, but it is generally believed that it was very successful. Oklahoma's Emergency Livestock Loan Obligations in some years reached 24% of the total national obligations.



Seated around the table at a dinner in 1992, clockwise from the left back, are: State Director Ernest Hellwege, Patsy Graumann, Paige Graumann, Harvey Smith, Beverly Smith, and Flo Hellwege. Photo private collection

County Supervisors

Many modern conveniences we take for granted now can be traced to the hard work of FmHA Supervisors and their skill at using the resources the FmHA provided. Before (and during) the 1950's, for example, very few homes had running water and very few had sanitary wells. A Supervisor by the name of Clyde Wren in Hughes County decided he would do something about this. He used the Water Facility Loan to drill wells and get an adequate supply of sanitary water to a good many homes in Oklahoma and was nationally recognized in this program.

Another very active and dedicated supervisor was Buster Smith of Idabel. He had the largest Farmer Program in the state when cotton farming was important in the Red River Valley and the FmHA was the cotton farmers' principal financier. Bankers helped with the bigger loans, but the subsistence farmer had to depend on FmHA. Buster started with the program in the early 1950's. A veteran of World War II and the Korean War, and later the General of the Oklahoma National Guard, Buster was the Supervisor at Coalgate for a short time and then was transferred to McCurtain County. He had the industry and the ability to supervise these farmers so they could be successful.



Buster Smith
Photo, private collection

McCurtain County FmHA made a loan with a pickup truck as part of the security. The borrower disappeared with the pickup. Buster found out that the pickup and the borrower were out in Colorado. Buster went to Colorado and found the borrower in a bar and obtained possession of the pickup. Buster said the borrower was surprised to see him enter the bar.

Counties like McCurtain, Choctaw, Bryan, and others were low-income counties and farmers could only run small to moderate operations. They depended on FmHA for their financing and, with the supervised credit, FmHA was able to assist them.

Keeping loans secure was always a big task for the County Supervisor. Borrowers sometimes abandoned all of their property and left to avoid repaying the loans. Fred Stobaugh, FmHA Supervisor at McAlester, had a case where the security was abandoned. He gathered all but a tractor and for a while he could not locate this. He finally located it at a neighbor's farm and called the state office to ask if he could pick it up and sell it. The General Counsel's office told him he could, if he could do it peacefully and could take proper care of the tractor until it was sold. He obtained the tractor peacefully and decided to drive it into town to have it cared for and sold by a dealer. He got the tractor from the neighbor's farm and started down the road. However, a bird had built a nest in the engine and, when the engine got hot, the tractor caught on fire. Fred got the tractor fire out, but it was a close shave and Fred was plenty worried before he got it under control.

FmHA tried to assist anyone who could qualify for one of its programs, like the Specialized Loan Program. If a farm family could add a specialized program and it was determined to be sound, FmHA would finance it. In Caddo County, for instance, peanuts were a potentially profitable crop, but irrigating the land was the only way to improve a farm's yield. The State FmHA appraisers, Felix Roy and Clarence En-

gland, determined that irrigation would increase a farm's value, and thus support the loan to pay for the irrigation. Also instrumental in setting up this loan program was Supervisor William Hamilton. The loans were actually paid off ahead of schedule, and the record shows no loss at all from the venture.

Hollis Stearns was the first African-American who worked in the state office and was probably the first in the state FmHA program. Raised in Oklahoma, on a very poor farm several miles southeast of Boley, he was from a large family, and life was not easy growing up. He tells how his family used fish to fertilize corn as they had no money for other fertilizer. Hollis had a degree from Langston and was employed by FmHA as a County Supervisor at large, allowing him to work in all counties, which was not always easy as some areas of the state would not let a minority spend the night in town or eat in restaurants.

He was a very likable person and got along well with everyone. He had several goals as an FmHA employee. One was to assist more minorities in obtaining FmHA employment, and another was to increase loans to minorities. After several years as County Supervisor at large he was given a position as County Supervisor and assigned to Okmulgee County. He had a very active program there for several years until his death. FmHA personnel have warm feelings for Hollis, and most believe that Hollis made them better persons.

Farmer Programs Personnel

The Farmer Programs Section carried a heavy work-load and always needed more staff. However, the program had capable and devoted personnel who somehow managed to handle the work, regardless of volume.

Dorothy Lowery was the section clerk for many years and can be credited with a lot of the success of the section. She knew all phases of the program and kept the work on schedule. She saw to it that anything leaving the section was in good order. The field knew that when they needed help, they could call Dorothy and get assistance. There was a lot of kidding that when she retired, the Farmer Program Section would fold.

The Farmer Programs Section also had very good field personnel who always helped the State Office run excellent programs with very few problems. They included, among others:

Wilma Jean Adams, Pawnee
Gloria Allen, Stillwater
Doris Ash, Frederick
Margaret Barr, Anadarko

Velma Hood, Guthrie
Blanche Jones, Pryor
Myrtle Jones, Atoka
Marie Klink, Okmulgee

Lorene Bartlett, Hollis
 Mabel Beal, Calere
 Maxine Beisley, Vinita
 Nadyne Bonds, Altus
 Carol Clark, Wiliburton
 Clara Coal, Okemah
 Gloria Coplin, El Reno
 Dixie Farris, Woodward
 Kay Goodin, Poteau
 Erma Harless, Hugo

Anna Jane Lee, Miami
 Viola Marvin, Alva
 Ina L. Moffett, Edmond
 Margaret Myers, Jackson
 Dean Nolan, Holdenville
 Melba Petty, Ardmore
 Bonnie Rich, Hugo
 Edna Robinson, Tishomingo
 Phyllis Rosson, Stillwater
 Diana Stein, Alva

Wayne Moore later became the Farmer Program Chief and was an important loan officer for a good many years. He came to the State Office from Harmon County. Other Farmer Program chiefs were Russell Beckham and Ralph Childers. Sim Drain was a long-time loan officer and a self-taught legal assistant who took care of legal business that did not have to go to an attorney. Herman Bartell was a veteran employee of the Farmers Home Program and a loan officer who serviced loans and kept delinquencies down to a minimum.

Among the many clerks employed by the Farmer Programs Section was Mickey Evans. She came to Oklahoma from Washington D.C., thinking that she was moving to the unsettled frontier. Pleased by the advanced state of civilization she found here, she later held several positions in the state, district and county offices.

Clerks in county offices often had to step up and keep programs running. Viola Marvin at Alva is a good example. Supervisors left Alva pretty regularly, but the office was never in any trouble as Viola kept things running very successfully. FmHA has also had an outstanding cartoonist as an employee, Ricky Clark of Madill.

District Directors are an important part of FmHA. John V. Rich was an outstanding district director who loved the southeast. He was determined that every county in his district would have a very sound, active program. He enjoyed getting his supervisors together each year for a float trip down the Mountain Fork River in McCurtain County, giving them an experience none of them would ever forget.

Probably the most experienced District Director in the number of positions and areas supervised was Everett Lovell. Everett started out as a county supervisor and worked mostly in the north and west part of the state. There was a Congressional Delegation reviewing programs in Oklahoma. Congressman Camp was one of them. The State Director asked Everett Lovell and Frank Evans to accompany the delega-

tion on their trip around the state. It turned out that they intended to fly from town to town. Everett and Frank were supposed to follow in a car and be at every stop. It turned out that there were two levels of flight but both parties stayed on schedule.

Sid Williams was Head of Office of General Counsel for many years. He was always ready to help with any legal question, which was a great asset. The attorney's office was moved out of Oklahoma after Sid retired. Later Pat Garrett transferred from Kansas City and was head of the General Counsel's Office. Pat was a capable attorney who cleared up a lot of legal cases.

Douglas Bly worked as a construction engineer, mostly on housing. He was the first one to hold this position and was very helpful in this field.

Some of our employees are the children of borrowers. Jimmy L. Farris is one such second-generation type. His family has an outstanding farm ownership farm in the Canadian bottoms of Okemah and some veterans remember Jimmy Jr. and his twin brothers growing up on that farm.

Most counties still had general stores scattered throughout the counties and lunch for field people often meant buying a couple of slices of bread, a slice of lunch meat, a slice of cheese, and a drink. It was always a question as to whether FmHA employees should eat with borrowers when they visited farms. Some borrowers' wives would cook a noonday meal and invite FmHA people to eat. This was generally a home-cooked meal maybe cooked on a wood burning cook stove. Do you think FmHA personnel would turn this down?

Benny McDonald was supervisor at Durant for a period and one person tells a story about visiting Benny's county. They decided to make some field visits and Benny said he knew a good place to eat lunch down on the Red River. They went to the restaurant and lunch was served. One of the party ate to where they could see the bottom of their plate and noticed a label there. After removing more food, a large label was discovered loose at the bottom of the plate. This broke up the lunch.

At one time, Supervisors were authorized to appraise farms, except in their own county. The District Director usually paired up counties and the supervisors would trade appraising. Austen Cox, supervisor in Haskell County, was paired with Lloyd Daniel at Atoka County. This partnership did not last very long because, being horse owners, they often traded horses with one another. One of them got the best of the other in a horse trade and they fell out. They both announced to the District Director that they didn't intend to do any more appraising for each other, and didn't. Lloyd has provided FmHA with a fine employee, his son Joe who is, at present, a Rural Development manager in Atoka.

More Memories of Co-workers

We don't know how many airplane pilots there were in FmHA, but we know of two in Oklahoma. Buster Smith and Bill Jackson at Idabel decided they wanted to get around faster and so took flying lessons and purchased an airplane. Buster flew a while and then sold out to Bill who did a lot of flying for a good many years.

Frank Roberts and John Anderson were the joke players in the State Office. The State Director's office was up front in the State Office space and the program sections were in back. One day, Frank and John walked past the State Director's office back to where Mr. Felix Roy sat, studying a book. They told him the State Director wanted to see him right away. Mr. Roy, taking his responsibilities very seriously, went directly up there. The State Director had not asked to see Mr. Roy, but when he came back he wasn't going to let them know that the Director hadn't wanted to see him. So he picked up his book and continued to read, but, while he was gone, Frank and John had turned his book over. So there he sat, reading an upside-down book.

Another joke player was Bob Holley, who flashed a nice pocket knife in front of Barry L. Dodson one day. Barry admired the knife and said he wished he had one. Bob told him to requisition one from the state office. Bob later called Frank Evans and advised him as to what he told Barry (because, of course, the State Office did not furnish knives). Barry's request duly came in, and we got Mr. Earnest, the State Director, to send him a knife and also tell him that he had decided not to send out any more knives after this. Barry eventually found out that he had been set up and all concerned got a good laugh out of it.

Ralph Childers was handicapped for a period and only able to use one arm. During this time, Mr. Stephenson accompanied him on a tour of northeast Oklahoma where the roads were quite curvy and winding. Their schedule, however, required them to move along pretty rapidly. Where most drivers would have needed both hands on the wheel to negotiate some of the curves, Ralph drove those roads with one arm. Mr. Stephenson offered, frequently, to take over driving, but Ralph wouldn't hear of it.

Through the years we had many office management assistants, assigned to various areas to assist clerical and other workers. They have been invaluable, and they all deserve medals.

Glendola Crane probably served the longest. She reported what she saw—and could hold her own with anyone.

Peggy Harbeston was the most helpful person you could find. There was no problem she couldn't help you solve. Everyone loved Peggy.

Vivian Farr Nicholas was a very capable person who knew farming and ranching

from actual experience.

Wanda Clark was a very knowledgeable person about the FmHA, who devoted a lot of her time to the program.

Doris Smalley was too capable and worked too hard. We lost her when the national office decided they needed her instead.

Sue Beets worked up from county office and was very capable employee who handled a lot of different jobs.

Annette Horn and Ruby Mowrey were efficient, steady workers in our office, always ready to help with a suggestion or a smile.



Richard P. Maxey, State Director, presents Glendola Crane with award for her suggestion for improving office efficiency, June, 1962.

l-r: Doug Bly, Herman Bartell, Vernon Burnet, Betty White, Richard Maxey, Hazel Allen, John Anderson, Peggy Harbeston, Spudds Widener, Glendola Crane, Frank Roberts, and Virgil Holderby.

Photo USDA, Oklahoma

Memorable Applications

One of the most unusual applications our FmHA ever received was from someone who wanted to establish a lizard ranch. Fifty-two pages of detailed material accompanied the application for a \$250,000 loan to finance the ranch and a park. The supporting material included details like names for the lizards—the ranch foreman, for example, was going to be a lizard by the name of “Okie Pete.”

Charles M. (“Monte”) Debord, now a Chandler banker, was an FmHA employee at the time and recalls that he and the other employees assumed that the application was a joke, and so were in no hurry to process it. The applicant, however, soon complained that his application was not being processed. The county and district determined that this was not a sound project and would not be financed. The applicant appealed the decision and took it through several hearings before accepting the FmHA’s decision.

Wiley Harrison of Hugo had a problem getting information from an applicant who wanted a loan. He had Delores Jackson and Bonnie Rich work with the applicant to obtain the necessary information to make the loan, but they were never sure if the information was adequate. The payments on the loan were made regularly for several years and then they suddenly stopped. In the subsequent investigation, it was discovered out that this applicant's income came from making whiskey and he had been caught.

Some applicants don't give up. They think that because it is government money, they are entitled to it regardless of the requirements. Gale Andrew, who had been the Supervisor in Logan and Grady Counties, in addition to a long tour in the State Office, tells of one such applicant who made himself quite a reputation as a trouble-maker. This person tried to attend and interrupt every government farm meeting he could, even going so far as to make regular trips to Washington, D.C. On one such trip, he took a pair of worn-out shoes with him and told the Washington office he had worn them out trying to get a loan. He left the shoes behind, and then wanted them sent back to him. The D.C. office told him he would get the shoes back when he paid his loans off.

CHAPTER 3:

COMMUNITY AND BUSINESS PROGRAMS

Leonard Downing

Chief 1963 to 1975

Cecil Wildman

Engineer 1964 to 1984

Phil Brown

Engineer 1971 to 1984, Chief 1984 to 1995

CLASS OF SERVICE This is a 100 message Western Union Telegram unless indicated to the contrary.	WESTERN UNION TELEGRAM <small>or a MESSAGE, MESSAGE</small>	SYMBOLS 01 = Day Letter 02 = Night Letter 03 = Day Letter 04 = Night Letter 05 = Day Letter 06 = Night Letter 07 = Day Letter 08 = Night Letter 09 = Day Letter 10 = Night Letter 11 = Day Letter 12 = Night Letter 13 = Day Letter 14 = Night Letter 15 = Day Letter 16 = Night Letter 17 = Day Letter 18 = Night Letter 19 = Day Letter 20 = Night Letter 21 = Day Letter 22 = Night Letter 23 = Day Letter 24 = Night Letter 25 = Day Letter 26 = Night Letter 27 = Day Letter 28 = Night Letter 29 = Day Letter 30 = Night Letter 31 = Day Letter 32 = Night Letter 33 = Day Letter 34 = Night Letter 35 = Day Letter 36 = Night Letter 37 = Day Letter 38 = Night Letter 39 = Day Letter 40 = Night Letter 41 = Day Letter 42 = Night Letter 43 = Day Letter 44 = Night Letter 45 = Day Letter 46 = Night Letter 47 = Day Letter 48 = Night Letter 49 = Day Letter 50 = Night Letter 51 = Day Letter 52 = Night Letter 53 = Day Letter 54 = Night Letter 55 = Day Letter 56 = Night Letter 57 = Day Letter 58 = Night Letter 59 = Day Letter 60 = Night Letter 61 = Day Letter 62 = Night Letter 63 = Day Letter 64 = Night Letter 65 = Day Letter 66 = Night Letter 67 = Day Letter 68 = Night Letter 69 = Day Letter 70 = Night Letter 71 = Day Letter 72 = Night Letter 73 = Day Letter 74 = Night Letter 75 = Day Letter 76 = Night Letter 77 = Day Letter 78 = Night Letter 79 = Day Letter 80 = Night Letter 81 = Day Letter 82 = Night Letter 83 = Day Letter 84 = Night Letter 85 = Day Letter 86 = Night Letter 87 = Day Letter 88 = Night Letter 89 = Day Letter 90 = Night Letter 91 = Day Letter 92 = Night Letter 93 = Day Letter 94 = Night Letter 95 = Day Letter 96 = Night Letter 97 = Day Letter 98 = Night Letter 99 = Day Letter 00 = Night Letter 01 = Day Letter 02 = Night Letter 03 = Day Letter 04 = Night Letter 05 = Day Letter 06 = Night Letter 07 = Day Letter 08 = Night Letter 09 = Day Letter 10 = Night Letter 11 = Day Letter 12 = Night Letter 13 = Day Letter 14 = Night Letter 15 = Day Letter 16 = Night Letter 17 = Day Letter 18 = Night Letter 19 = Day Letter 20 = Night Letter 21 = Day Letter 22 = Night Letter 23 = Day Letter 24 = Night Letter 25 = Day Letter 26 = Night Letter 27 = Day Letter 28 = Night Letter 29 = Day Letter 30 = Night Letter 31 = Day Letter 32 = Night Letter 33 = Day Letter 34 = Night Letter 35 = Day Letter 36 = Night Letter 37 = Day Letter 38 = Night Letter 39 = Day Letter 40 = Night Letter 41 = Day Letter 42 = Night Letter 43 = Day Letter 44 = Night Letter 45 = Day Letter 46 = Night Letter 47 = Day Letter 48 = Night Letter 49 = Day Letter 50 = Night Letter 51 = Day Letter 52 = Night Letter 53 = Day Letter 54 = Night Letter 55 = Day Letter 56 = Night Letter 57 = Day Letter 58 = Night Letter 59 = Day Letter 60 = Night Letter 61 = Day Letter 62 = Night Letter 63 = Day Letter 64 = Night Letter 65 = Day Letter 66 = Night Letter 67 = Day Letter 68 = Night Letter 69 = Day Letter 70 = Night Letter 71 = Day Letter 72 = Night Letter 73 = Day Letter 74 = Night Letter 75 = Day Letter 76 = Night Letter 77 = Day Letter 78 = Night Letter 79 = Day Letter 80 = Night Letter 81 = Day Letter 82 = Night Letter 83 = Day Letter 84 = Night Letter 85 = Day Letter 86 = Night Letter 87 = Day Letter 88 = Night Letter 89 = Day Letter 90 = Night Letter 91 = Day Letter 92 = Night Letter 93 = Day Letter 94 = Night Letter 95 = Day Letter 96 = Night Letter 97 = Day Letter 98 = Night Letter 99 = Day Letter 00 = Night Letter
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FIRST RURAL WATER SYSTEM LOAN IN OKLAHOMA APPROVED TODAY FOR \$300,000 TO SAPULPA RURAL WATER SUPPLY CORPORATION TO SUPPLY 350 RURAL FAMILIES AND SIX COMMERCIAL INSTALLATIONS IN VICINITY OF SAPULPA. FLOYD HIGBEE, ACTING ADMINISTRATOR OF FARMERS HOME ADMINISTRATION, NOTIFIED US TODAY. THE LOAN IS FOR 40 YEARS AT 4-1/2 PERCENT INTEREST. OFFICERS OF THE NON-PROFIT ASSOCIATION, O.T. HEWITT PRESIDENT, HOBART ROBERTSON JR, VICE PRESIDENT=		
MIKE MONROEY USS J HOWARD EDMONDSON USS TOM STEED MC=		

The passage of the Consolidated Farmers Home Administration Act of 1961 changed the mission of Farmers Home Administration from assisting individual family farmers to assisting all of rural America. The Act first opened up the water system programs to the general rural population, including incorporated towns up to 2,500 population with loan limits of up to \$1,000,000 for an insured loan.

In 1962, Congress authorized Farmers Home Administration to make loans for Watershed and Resource Conservation and Development projects administered by the Soil Conservation Service (SCS). Early Watershed Loans were made to local Conservation Districts such as Black Bear Creek in Garfield, Noble and Pawnee Counties and the Fouché Maline Conservation District in Latimer County. The loans were to assist with obtaining easements for the Soil Conservation Service (SCS) flood control structures. Administrative and legal expenses were also included in the loans.

Watershed Loans were also made to conservation districts and towns to add municipal water storage to the SCS flood control structures. Some of these early loans with interest rates as low as 3.0 percent were made to the towns of Meeker, Sallisaw, Stilwell, Stroud, Okemah and Langston.

In 1965, further authority was added to the water loan program to allow for loans to construct sewer systems, and grants were made available for the first time. Recreational loans were also approved at about this same time, allowing loans for swimming pools and golf courses in many small rural communities that did not have these recreational opportunities previously.

In 1972, Congress passed the Rural Development Act of 1972 which gave Farmers Home Administration jurisdiction over many additional programs, including the existing Water and Sewer Loan and Grant Program, the Community Facilities Loan Program, and the Business and Industries Loan Program, which was a guaranteed loan program. Population limits were raised to 10,000 for the Water and Waste Program, to 20,000 for the Community Facilities program, and to 50,000 for the Business and Industry loan program.

In 1981, Congress changed the interest rate for a long set value of 5.0 % to a variable rate that would change on a quarterly basis. Since inflation was rapidly changing in those days, the interest rate suddenly rose to 12.5 % for some loans while those living in low-income areas could still qualify for a 5.0 % loan.

New Technologies

The loan programs helped bring water and sewer systems to rural Oklahoma communities in different ways. Most obviously, government funding paid for the necessary labor to build the systems. In addition, however, engineers developed materials such as Polyvinyl Chloride pipe, or designed standpipes to replace elevated water towers. These innovations had much to do with the development of water systems to serve more rural families with potable water and allowed small rural towns to construct sewer systems that would not have been available under existing construction standards.

PVC Pipe

One innovation FmHA practice perpetuated was a change in the type of piping used in water lines. FmHA Engineers were primarily responsible for developing and using Polyvinyl Chloride (PVC) pipe for water pipelines in rural areas. Prior to 1964, standard engineering practice was to use PVC pipe only in the 1- to 3- inch size water lines, and to use Asbestos Cement and Cast Iron pipe for all water lines 4 inches and larger. The problem with this system was that Asbestos Cement pipe had no flexibility. In 1966, FmHA Engineers began requiring 4-inch PVC in lieu of 4-inch Asbestos Cement main lines. Soon thereafter, 6-inch PVC water mains were tried on a trial basis in Ottawa County.

Around 1970, in conjunction with the FmHA National office, 8-inch PVC was first approved on an FmHA-financed project in Muskogee County. In 1972, the first 10-inch PVC water line was installed in a rural water district in Payne County. Later in the 1980's, FmHA Engineers approved 8-inch and 6-inch PVC sewer lines to be installed in Grady County,

In each of the steps above, numerous meetings were held with the Oklahoma State Department of Health, contractor organizations, pipeline manufacturers and others. In all cases, all entities involved agreed with the new proposals.

Standpipes

Elevated water towers were the norm in Oklahoma prior to 1964 when water standpipes were developed for use by the rural water districts. Less expensive than elevated water towers, these standpipes were located on hills in rural areas to provide sufficient storage and pressure for the users. Standpipes are now the norm for towns as well as water districts.

The People Behind the Agency

Leonard Downing first came to the State Office of Farmers Home Administration in 1962 and started working on Water Loans as a loan officer. When the position of Chief of the Water Loan program was created in 1963, Leonard was selected. In 1964, Cecil Wildman was hired as Engineer of the Farmers Home Administration and, with the help of Mr. Downing and Mr. Wildman, the Water Loan Program began to take shape.

There were many night meetings in old, cold or hot schoolhouses to explain what the loan and grant programs could do for the rural residents. From these meetings, water systems began to take shape. Many systems that started with 150 to 200 customers now serve 1,500 to 2,000 customers and beyond.

The first loan to be funded for a rural water system was a loan to the Sapulpa Rural Water Corporation in August of 1963. The first water system actually constructed and serving water was in Nowata County.



FHA and Sapulpa Rural Water Company review plans for installing new water line.
Seated, left to right: Vernon Burnet, FHA program chief; Richard Maxey, FHA State Director;
Howard Bertsch, national administrator; and Herman Bartel, FHA area supervisor.
Standing, left to right: George Gould, water company; Frank Burzio, water company director;
Hobart Robertson, water company supervisor; and C. R. Wood, Creek county FHA supervisor.
Photo private collection

Herman Bartel joined the agency as a loan officer and, soon after, Max Nicholas was also hired as a loan officer. In 1970, Gene Womack was hired as an Engineer and Engineer Phil Brown signed on in 1971.

Leonard Downing retired in 1975. Royce Jones became the Chief in 1976. He retired in 1984, and Phil Brown became Chief until his retirement in 1994. Harvey

Smith then served as Chief until October 1 of the following year, when the Farmers Home Administration ceased to exist and the Agency became what is known today as Rural Development.

Oklahoma's Community and Business Programs

Because of the tireless work of these and other individuals, Oklahoma has always ranked in the top three states in the nation in Community and Business Programs. On any given day from the late 1960's to the late 1980's, approximately 100 FmHA-financed water and sewer projects were under construction in Oklahoma at any one time. Each year new projects were funded and old loans and grants closed.



Gene Whately, Executive Director of Oklahoma Rural Water Association, a strong partner with USDA. Photo private collection

FmHA Engineers approved and inspected each project, and loan officers worked with each entity to assure that the operation opened on a sound financial basis.

Today, loans for water and sewer systems serve nearly one-third of the population of rural Oklahoma and the majority of rural Oklahoma has a water system nearby that can provide the essential service of potable water and a safe sanitary waste disposal.

Other programs, like recreation loans, let rural residents enjoy swimming pools, golf courses, and rodeo arenas that would not be available if not for these programs. In addition, the Co-op Loan program financed successful operations such as peanut drying facilities that assisted numerous rural farmers.

The Rural Development Act of 1972 opened up many more endeavors for rural Oklahoma. Hospitals, City Halls, and Fire Stations were built, and new streets were constructed for small towns that could not otherwise afford these improvements. Businesses were financed in rural areas where venture capital could not otherwise be found. In the following years, programs such as Enterprise Grants were funded, enabling many small communities to construct industrial parks to attract small businesses.

Through all of these endeavors, the Farmers Home Administration was known as the lender and governmental agency that could turn funds into projects faster than any other agency.

In the mid 1970's the Indian Health Service made grant funding available to assist Native American families by providing health and sanitary water and sewer facilities. Through the cooperation of two Federal agencies, many rural Oklahoma families received safe, potable water. A leader in this area was Wayne Craney.

During the mid 1980's, Congress began to reduce funding, and, as a result, the State Legislature created its own loan program which is administered by the Oklahoma Water Resources Board (OWRB). This program was developed with the assistance of Farmers Home Administration personnel because they saw the need for additional funding in the State and as always were there to promote the good of the program overall. The OWRB loan and grant program has always been an ally of Farmers Home Administration and many jointly funded projects have been completed as the result of these agencies working together.



Water and Sewer system transfer from Midwestern Oklahoma Development Authority to town of Burns Flat, Feb. 14, 1992.

Seated l-r: Jack Bonny, Burns Flat Mayor, Frank Kliever, Chairman of MODA.
 Standing, l-r: Charles Rainbolt, attorney; Don Greteman, MODA secretary; Kathy Carlisle, MODA Exec. Dir.; Cynthia Schlegel, FmHA, Woodward office; Phil Brown, FmHA Chief of Commerce and Business Program. Photo USDA, Oklahoma

CHAPTER 4:

RURAL HOUSING PROGRAMS IN OKLAHOMA

Dale L. Folger

Chief of Rural Housing Programs, 1976-1994



Typical dwelling financed with Single Family Section 502 Funding
Photo USDA, Oklahoma State office collection

The Rural Housing Program helped thousands of rural Oklahomans improve their housing by financing single family residences and managing modern apartment facilities, literally changing the face of rural Oklahoma. The program helped lower-income rural residents enjoy good quality housing, and has had a tremendous, positive impact on the economy, social life and standard of living in rural Oklahoma.

Designed to assist farmers with low and moderate incomes improve the housing on their farms when other credit was not available, the Rural Housing Program was authorized by the Rural Housing Act of 1949. The first loans were made through the Section 502 Single Family Housing Authority through the Real Estate Loan Division of the Farmers Home Administration State Office by County Supervisors under District Supervisors. Many homes built through this program were constructed by the farmers themselves, who used the loans to purchase material and to hire additional labor. A large percentage of the loans were for repairing and remodeling existing farmhouses, which were generally modest and inexpensive homes. A new house in the 1950s and 1960s cost anywhere from \$6,500 for a small frame house to \$15,500 for a 3-bedroom, brick veneer house with attached garage.

In the early 1960's, the FmHA was given added responsibilities for rural development. This can be seen by tracing the development of programs in the Oklahoma office. Clark McWhorter succeeded Richard Maxey as State Director in 1962. Mr. McWhorter, from Altus, was a former official with the Rural Electric Co-Ops and a capable and enthusiastic advocate of rural development. The Rural Water Loan Program was added, and, about the same time, FmHA was given authority to provide housing loans to non-farmers and rural residents in towns of up to 500 population. FmHa also received authority to make Multi-Family Rental Housing loans through the Section 515 Multi-Family Housing Authority. Interest in the housing programs increased substantially with the availability of these loan programs.

With the increased interest in the housing programs, the State Office reorganized to make Rural Housing Programs into a separate Division. The Real Estate Loan Division and the Operating Loan Division were combined into the Farmer Loan Division. The Water and Waste Loan Division was created at the same time. To speed loan processing and handle the increased volume, County Supervisors were authorized and trained to do appraisals in their own and neighboring counties. Previously, only District Supervisors and State Office Loan Officers had been authorized to appraise real estate property.

Vernon Burnet became the first Chief of the Rural Housing Division and served in that position until his retirement in 1976. Other staff members were Frank Roberts

and John Maxey, loan officers, and Hazel Allen, clerk. Lyndon Mercer also served for a short time as a loan officer on the first State Office Rural Housing Staff. Dale Folger joined the Rural Housing Staff in 1965 as a loan officer, coming from Shawnee where he had been a County Supervisor. John Maxey had primary responsibility for appraisal training and the 515 Rental Housing loan program.

The number of housing loans increased significantly during the 1960s in Oklahoma. The 502 Single Family Housing Loans remained the predominant assistance with 515 Rental Housing slower to gain in popularity. The Single Family Home Ownership loans were made with minimum national regulations or guidance. The houses were located on vacant lots in small towns, along county roads with new rural water lines, and in small subdivisions being formed throughout the countryside.

Caddo County in 1966 was an especially busy district. Bill Hamilton, the County Supervisor, took his annual 2-week vacation late in the summer and an enthusiastic, active District Supervisor, Fred Belile, had himself appointed acting County Supervisor. He brought in other County Supervisors and one State Office Housing Loan Officer to work on housing applications. At the end of this two week period, Acting County Supervisor Fred Belile approved over 50 housing loans in one day, following an early morning County Committee meeting.

The reason for this spurt of housing activity in Caddo County was pent-up demand and a large new carpet mill opening up in Anadarko. Margaret Barr and Laveda Moffett were the County Office clerks at Anadarko at that time and can attest to the hectic activity during those two weeks. A few months later, Mr. Belile died of a heart attack and Dale Folger was made the District Supervisor.

The 515 Rental Housing program was slower to start in Oklahoma for various reasons, partly because of national regulations, limited funding, and restrictive local policies. There appeared to be a bias in some rural towns toward home ownership and against apartments. The national regulations effectively limited the ownership of FmHA-financed rental housing to non-profit associations formed by broadly based representatives of community leadership. State Office policy limited rental houses to single family houses costing no more than \$8,000 to \$ 10,000 each,



Rental Housing Duplexes; Binger, Oklahoma
Photo USDA Oklahoma office

with a limit of no more than 8 to 12 units in one project. The feeling was that houses would be more suitable for rentals in rural communities than apartments, and that, if the rental project failed, single detached houses could probably be sold more easily than apartment buildings.

Several of these non-profit-association-owned rental projects were developed in Deer Creek and Braman in northern Oklahoma, Vici in western Oklahoma, and a large number in southwestern Oklahoma including Binger, Canute, Cheyenne, Custer City, Duke, Eldorado, Hinton, Hollis, Sayre and Duke.

One of the most unique of these non-profit association rental housing loans was to the Midwest Oklahoma Development Authority, or MODA, in about 1977, for the purchase of over 300 single family houses and duplexes at the former Clinton-Sherman Air Force Strategic Air Command (SAC) base located near Burns Flat. These houses had been the base housing for SAC crews and support personnel. This loan was for over a million dollars and was by far the largest 515 Rental Housing project at that time in the nation in terms of size of loan and number of living units. This loan was facilitated by the National FmHA Administrator, a retired Air Force General who had visited Clinton-Sherman a number of times while he was a SAC Commander. During the oil & gas boom of the early 80s, this facility was nearly fully occupied by people working in the oil field, and the loan to FmHA was paid in full.

Throughout the 1960s, the Rural Housing program continued to change in order to increase its effectiveness for rural development and for the benefit of rural residents. The term "Rural Development" became regularly used. The size of the towns where Rural Housing loans could be made gradually increased to 10,000 population.

One of the most significant changes came in the 515 Rental Housing program whereby ownership could be vested in limited partnerships. This change permitted the primary applicant/owner to be compensated by limited partners for the large amount of work and cost in developing and managing a rental housing complex where FmHA controlled the rental rates and restricted profits. The limited partners benefited by the tax shelter for helping to finance housing for low income families and stood to gain if the project appreciated in value. This change opened up opportunities for developing rental housing on a much larger scale.

Another significant change in the Single Family 502 program occurred about the same time. This was the authorization for interest credit or interest subsidy to help low-income rural families more easily afford decent, safe, and sanitary housing. Similar procedures for rent subsidy to provide for affordable rents were included in

the 515 Rental Housing program. A popular and much needed phase of the 515 Rental Housing program was the provision for rental housing for the elderly. This program stipulated that rental projects designed for elderly rural residents would be limited to residents age 62 or older. The law was later changed to also make handicapped persons of any age eligible to occupy this rental housing.



Rental Housing for Elderly; Hinton, OK

Photo USDA Oklahoma office

James Smith, former U.S. Congressman from Tuttle in Grady County, was the National Administrator of FmHA from 1968 to 1972 and he wanted Oklahoma to be a model for the rest of the nation in Rural Housing assistance. He made sure that Oklahoma received anything within regulation that was needed to make the program effective. In 1970, he created a special position in Oklahoma called a Rural Housing Specialist with grade equal to the Rural Housing Chief, who reported directly to the State Director. The position title was later changed to Assistant to the State Director. The Assistant to the State Director was charged with promoting the Rural Housing program throughout the State and ensuring that the program was used to its maximum for the benefit of rural Oklahoma.

Dale Folger was reassigned from the position of District Supervisor at El Reno and promoted into this position. For the next few years he worked on radio and television promotions, newspaper and magazine promotions and traveled extensively throughout the State, meeting with and working with organizations and groups interested in improving rural housing. Meetings were held in every county of the state and were well attended by builders, real estate agents and lumbermen.

One of the concepts that came from these meetings was to let builders and real estate agents assist applicants in packaging Single Family loans. This concept was initiated by a Rural Development Specialist from the National Rural Electric Coop staff in Washington D.C. He and Dale Folger revised and reworked the plan, putting it into writing one night after one of the meetings. This REA Rural Development

Specialist took the plan back to Washington with him and presented it to the FmHA National Office, where the plan was approved. The Single Family Housing packaging plan provided for builders, realtors or other interested parties to work with the applicant family and to present an applicant package to the County Supervisor complete with application, credit report, dwelling plans, and specification or purchase contract, site plan, etc. When the package was properly prepared, the County Supervisor had only to review the package, make an appraisal and approve the loan.

The packaging concept was initially controversial in that some County Supervisors felt this infringed on their authority and responsibility. However, packaging the applications saved County Office staffs a considerable amount of time in processing large volumes of housing loans and it was generally successful. The biggest problems were occasional incomplete applications and ineligible applicants being packaged by aggressive real estate agents. In addition to the packaging concept, using commercial credit reports to provide information on applicants' credit history became the standard practice, rather than the County Supervisors having to make personal inquiries on each applicant.

Organizations that were vitally interested in the Rural Housing program and who worked closely with FmHA to make the program effective were the Oklahoma Lumberman's Association, the State Rural Electric Cooperative, the Oklahoma Homebuilders Association, Realtor Associations, local Chamber of Commerce organizations, and many others. The Oklahoma Lumberman's Association took the early lead in arranging meetings throughout the State to acquaint local lumber dealers and builders with the Rural Housing program, who it was designed to serve, and how it worked. For several months in the early 70s, meetings were scheduled almost every night of the week throughout the State. FmHA representatives from the State Office, local FmHA District Supervisors, and County Supervisors attended to get acquainted with the participants and to explain how the program worked. These meetings were very effective.

Vernon Burnet retired as Chief of the Rural Housing Division in 1976. Other principal staff persons had already retired in the previous 2 or 3 years. Dale Folger filled the vacancy of Chief of Rural Housing when Mr. Burnet retired and served in that position until he retired in 1994. Richard Raupe became the Loan Specialist with responsibility for appraisal training and the 515 Rental Housing loan program and served in that position until the mid 1980's when he left FmHA to go into private business. Gale Andrew was responsible for Single Family housing programs and later became the Multi-family



Richard Raupe
Private collection

Housing Coordinator when Richard Raupe left the agency. Leonard McMurtry came as a Civil Engineer from the Rural Water and Waste Division and later became the Housing Architect. Leonard served as the Housing Architect until his retirement in 1993.

Maxine Adkins and Marsha Elder were the early clerks in the Rural Housing Division when Dale Folger became Chief of the Division. Marvin Cooks came to the Rural Housing staff from the position of Chief of Rural Housing in Ohio in the mid 1980's and worked with the Single Family housing program. Others who served at various times on this staff were Connie Rosson, Appraisals; Mike Schrammel, Guaranteed Loans; Jimmy Stormont, Single Family Housing; Patsy Smith, Technician/Loan Specialist in Multi-Family Housing; Jim Holzler, former Chief of RH from Montana; Patsy Graumann, Multi-Family Housing; and Lee Ann Crutchfield, Technician. Denise Heid had the longest tenure of anyone on the staff. She came to work in 1980 as a stay-in-school employee while a junior in high school and went on to earn a BS degree from Oklahoma State University while working in that office. She is still working in 1999 as a Loan Technician in the Rural Housing Loan program. Patsy Graumann became the Chief of the Housing Division when Dale Folger retired.

Soon after Mr. Burnet retired, Dale Folger and Leonard McMurtry (Engineer/Architect) made a tour of eastern Oklahoma where problems were beginning to surface with rural subdivisions financed by FmHA. These problems included inadequate septic tanks, dirt roads, inadequate trash disposal, poor drainage, and problems with fire and police protection. There were no national FmHA regulations or policies for subdivisions at this time. Mr. McMurtry placed a considerable amount of thought and work into developing practical subdivision policies which were radical for FmHA at that time. These policies applied to any subdivision that included five or more houses, and mandated hard surface streets, community water and sewage disposal system, plans developed by a professional Engineer or Architect and location of the subdivision in a town or city with the ability to provide essential services.

State Director Spudds Widener approved these subdivision policies reluctantly at first, because he feared they would detract from the rural aspect of the housing. However, Oklahoma's subdivision policies were later incorporated into National Office regulations that were nearly identical to Oklahoma's policies. These subdivision policies helped pave the way for the orderly development of the large number of rural homes that were to be financed by FMHA in Oklahoma.

An early problem that gradually developed due to a lack of National FmHA Office guidance or regulation and the absence of a professional Architect in the State

standards. Each County Supervisor had their own set of standards, generally exceeding the guidelines of the Federal Housing Administration.

This problem became acute as the program grew and large-scale developers started building in more than one county. They were being forced to change their specifications and building standards to meet each County Supervisor's requirements. Along with this was a tendency for FmHA to accept substandard written plans for the building sites and dwellings. These problems were eventually resolved by adopting the Federal Housing Administration's extensive handbook of requirements for dwelling plans and specifications and by requiring written site and building plans with elevation and drainage designs, all approved by an Engineer or Architect.

Leonard McMurtry, who became the FmHA State Office Engineer/Architect in 1976, was responsible for implementing these changes. He conducted extensive educational meetings with County Supervisors and visited every county that had a very large housing loan program to achieve the desired results.

With the development of sound policies for housing development, the number of single family homes financed by FmHA increased dramatically in the late 1970's. This dramatic increase in single-family housing activity can be seen in the amounts which FmHA loaned in Oklahoma during the years indicated:

1969	\$12,777,382
1970	\$25,721,102
1971	\$49,425,343
1972	\$60,154,740
1976	\$137,880,210
1977	\$153,094,850

Subdivisions with as many as 250 building sites were developed, like the Green Acres subdivision in Guthrie. Manufactured housing plants were built, including Perdue Homes of Chickasha, featuring pre-cut and assembled housing components, and a modular home plant at Hinton. Perdue Homes was a large plant and produced a number of houses sold throughout Oklahoma.

Oklahoma Congressman Wes Watkins was a home builder at that time and used the Perdue Homes pre-cut house packages. Bob Haney of McAlester was also one of the builders who used their packages. A subdivision in Turley on the north side of Tulsa used pre-cut dwellings from Jim Walters' factories, which were also popular at that time. Other volume home builders included Ken Smith of Kingfisher, Ron Smith of Sapulpa, Buddy Coleman of Ft. Smith and others.

Several FmHA County Supervisors developed 75 to 100 Section 502 loans per year during this time. Some of these County Supervisors were Buster Smith at Idabel, who later became Southeast Oklahoma District Supervisor and a Brigadier General in the OK Army National Guard; Jimmy Stormont at Enid, who later joined the State RH staff; Ralph Peck at Poteau; Bob Harl at Duncan, who later became District Supervisor at Hobart; Glen Fox at Oklahoma City, who later became a District Supervisor, and several others.

The 515 Rental Housing program started making significant changes in 1976 with the new State Office Staff and changes in National regulations. Richard Raupe can be credited with implementing many of these changes. It was decided to encourage



Rental Housing, Tahlequah, OK

Photo USDA Oklahoma office

the development of garden style apartments rather than single family houses and duplexes and to encourage that the size of projects be based on market need. It was also decided to work with private rental housing developers and to encourage the use of limited partnerships. District Directors and their staffs should be given much of the credit for the success of the enlarged 515 Rental Housing program because of their dedicated field management of the program, which in-

cluded preliminary application development and loan servicing.

Early developers of rental housing included Harland Wells of Perkins, Buddy Coleman of Ft. Smith, Arkansas, Ken Smith of Kingfisher, Albert Reynolds of Durant, Bob Haney of McAlester, Bob Green of Inola, and many others. About 1977 the Rural Rental Housing Association of Oklahoma was formed by the developers mentioned above with the help of Richard Raupe and the Rural Housing staff. The Rural Rental Housing Association has had a very positive effect on the training and professionalism of the Rental Housing owners and site managers throughout the years. It has continued to be a very active organization and continues to provide professionalism and leadership.

A smaller Rural Housing program, but no less effective, was the section 504 loan and grant program designed to assist very low income rural residents repair their homes to help make them safe and sanitary. The loans and grants were limited to \$1,000 with an interest rate of one percent, and were typically used to install win-

dows, doors, insulation, roofing, running water, foundations, etc.

A unique example of the program's effectiveness was its use to provide running water to a neighborhood of low income black residents on the southeast edge of Mangum during the early 1970's. Much of the credit for this should go to County Supervisor Dink Wicker and Cecil Wildman who was an Engineer with the Rural Water and Waste Division of the State FmHA Office. A neighborhood of 15 to 20 homes across the railroad track from the main part of Mangum was not served by running water. These families had to haul their water in cans, buckets, and whatever. Lines from a rural water district were near, but the families could not afford the initial fees or the monthly water rates. The City of Mangum eventually agreed to provide water service if the neighborhood would install a main water line from the city and water distribution lines and meters at their homes. Cecil Wildman designed the system and Dink Wicker held educational meetings with the families involved and put the loans together. It was determined that the best solution was to make a 504 Rural Housing loan to each of these families to pay for their part of the water system. For some, the water came up to their front yards and for others, running water came into their house. Needless to say, the families were very grateful and Dink Wicker reported that not one was ever late in making their monthly payments.

Another Rural Housing program which has made a significant impact in Oklahoma has been the Self-Help Housing program. Oklahoma has been second only to California in the number of Self-Help houses built. This program utilized 502 Single Family Housing loans to each family with the help of a Self-Help housing grant to a non-profit sponsor who organizes low income families into groups and provides technical assistance for them to construct their homes.



Self-help Built Home, Okmulgee County, 1998

Photo private collection

This program results in substantial monetary savings to the participating families and gives them a special pride of ownership because of the sweat, time, and effort they put into building their own homes. Participants also benefit by the variety of useful skills they develop while building their houses. The Little Dixie Community Action Agency of Hugo was the pioneer sponsor of self-help housing in Oklahoma. The agency helped build over 300 homes in Choctaw, Pushmataha, and McCurtain counties over a 4- or 5- year period. Little Dixie CAA dedicated home number 1,000

constructed with FmHA self-help through 1999. Bobby Holley, County Supervisor at Hugo and later District Director at Atoka, was the FmHA official responsible for much of the early Self-Help housing in southeastern Oklahoma. Other areas of substantial Self-Help housing included Clinton, Muskogee, Atoka, Eufaula, Tahlequah, Okmulgee, and others.

The mid to late 1980's saw the demise of the oil & gas boom in Oklahoma, a reversal in real estate development, the failure of a large number of banks, a recession in farming activities, and a general slow-down of Oklahoma's economy. This period brought an end to the large-scale, rural Single-Family Housing construction in Oklahoma. The priority for the Rural Housing program then shifted to managing delinquent and inventory properties. Throughout this period, however, the 515 Rental Housing building program remained healthy and continued to grow, because of the need and available funding.

The rural economy regained its health in the early 1990s and FmHA came through the real estate recession in good shape with all of the Rural Housing programs intact, including the 502 Single Family housing program which had the most potential for severe problems because of the prior large volume of activity and the mobility of rural families during the economic downturn of the late 1980s. During the 1990s, guaranteed loans have been included in the Rural Housing Program in order to involve private lending institutions in the housing loan program and to provide more housing finances for rural families with moderate incomes.

One outstanding feature of the FmHA Rural Housing program has been FmHA's ability to target available resources to areas of critical housing needs such as caused by the installation of a large carpet plant in Anadarko during the early 1960s or the greatly expanded swine industry in the Guymon area during the 1990s. The FmHA Rural Housing Program in Oklahoma has provided millions of dollars for constructing houses and apartments; it has greatly improved the standard of living for thousands of rural residents; it has provided thousands of construction jobs; it has changed the appearance and character of many rural towns; and it has truly been a significant Rural Development effort.

CONCLUSION

Charles P. Rainbolt

Oklahoma State Director,

Farmers Home Administration, 1993-1995

On October 1, 1995, pursuant to the October 1994 reorganization of the US Department of Agriculture, Farmers Home Administration was no more. The Farmer Program portion of FmHA, along with 116 Oklahoma FmHA employees, became a part of the newly created Farm Service Agency (formerly ASCS), led by State Executive Director, Terry Peach.

The remainder of the Farmers Home Administration programs and Oklahoma FmHA employees became a part of the mission area now known as USDA Rural Development, led by State Director Charles P. Rainbolt. In addition to the old FmHA programs, USDA Rural Development acquired jurisdiction over the old Rural Electrification Agency, as well as the old Agricultural Cooperative Service.

USDA Rural Development actually is comprised of 3 new federal agencies: 1) Rural Housing Service; 2) Rural Utilities Service; and 3) Rural Business Service.

The Rural Housing Service includes, among others, the Community Facilities program for essential community services, the 502 Direct (including the Self-Help program) and guaranteed Rural Home Ownership Loans, the 504 Home Repair Loan and Grant program for individuals, the Housing Preservation Grant program, the 515 Direct as well as the 538 Guaranteed Multifamily Housing Program, and the Farm Labor Housing Program.

The Rural Utilities Program includes, among others, the Water and Waste Disposal Programs, Rural Electric and Rural Telephone Loan Programs, and Solid Waste Management Grant Program.

The Rural Business Service includes, among others, the Business and Industry Direct and Guaranteed Loan Program, the Rural Business Enterprise Grant Program, the Intermediary Relending Program, and the Rural Economic Development Loan and Grant Program.

From an Oklahoma perspective, our state has reaped the benefits of the USDA reorganization implemented October 1, 1995. As Appendix C reflects, rural Oklahomans have far more USDA Rural Development Programs dollars since the reorganization was implemented. In addition, the Farmer Programs section of the former FmHA continues to serve Oklahoma farmers and ranchers under the Farm Service Agency with the same professionalism as always.

God Bless Rural Oklahoma!!

Appendix A:

OKLAHOMA FmHA PERSONNEL



State Director Charles P. Rainbolt congratulates Harry Carter on his distinguished career with Oklahoma FmHA. Carter began work in 1938 with FmHA predecessor Farm Security Administration, and continued with FmHA until October 1, 1995.

Photo private collection

A tribute has to be paid to all the employees of FmHA. They have racked up a record of Public Service unparalleled in the annals of an agency accustomed to impressive records. By working long hours, skipping vacations, introducing new methods, and eliminating waste, members of the Farmers Home Administration provided rural America with twice the services per administrative dollar spent. It is not possible to recognize every individual who played an important part in Farmers Home Administration, but we would like to list as many as we can.

The employee who holds the record for most years with FmHA is Harry Carter, a man who worked over 50 years for the Farmers Home Administration. Below, Harry Carter recalls his career:

It was 1938 when I joined the FHA. A new government agency, established during the Depression, the FHA was created to assist farmers who had fallen on hard times. Although local banks provided loans to those who qualified, few farmers met these qualifications and many of those who did, could not meet the conditions of these loans which included high interest rates and short term payment plans. Due to the hard times brought on by the Depression and the lack of funds available, the prosperity of farming communities began to decline rapidly. Out of the growing concern for the struggling farmers, the FHA was born. Through the FHA, farmers were given an opportunity to initiate or maintain farming operations with government funds and expertise.

Growing up on a farm in rural Oklahoma provided me with an insight into the personal side of farm life and the hard work and dedication necessary to be a successful farmer. With this insight, came also an understanding of farmers' needs. Because of this connection, it was very satisfying to be a part of a program that was dedicated to the success of every farmer as well as the farming industry as a whole.

As with any new operation, the FHA was closely monitored in the beginning to determine whether or not the agency would succeed. The FHA did succeed and was very successful in its day. From 1938 to 1995, I worked one on one with farmers to establish farm plans for needed credit and payback programs in line with the plans and needs of each farmer. Over the fifty-four years I was with the FHA, I developed many close friendships and gained a great deal of satisfaction from providing much needed assistance to Oklahoma farmers.

People like Mr. Carter make Oklahoma's Farmer Home Administration programs work because of their commitment and loyalty to their career and their home state and fellow Oklahomans. In these pages we list the names of as many such admirable employees as the records show.

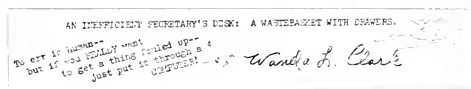


Alfalfa County Farm Security Administration, 1940 Annual Meeting
(Attendees not identified.) Photo, USDA Oklahoma Office

Aaron, Deanna L.	Alvarez, Tami R.	Bailey, April C.
Abbott, Carolyn Y.	Amend, Christopher	Bain, Shirley E.
Able, Dustin L.	Andersen, Tracy D.	Bain, Trisha L.
Ables, Melissa L.	Anderson, Cathy	Baker, Deborah D.
Adams, Calvin C.	Anderson, Charles W.	Baker, Judy G.
Adams, Jerry L.	Anderson, James C.	Baker, Louis G.
Adams, Nila Ann	Anderson, John P.	Ball, Clifford
Adams, Wilma Jean	Anderson, Rhoda B.	Ball, William C.
Adkins, Maxine	Anderson, Stan M.	Ballard, Andrea L.
Akerman, Ada D.	Anderson, Vicky E.	Ballard, Kenneth E., Jr.
Akins, Loyd R.	Andrew, Carl S.	Ballew, Patsy L.
Albright, William C.	Andrew, Forest G.	Banks, Doyle K.
Alexander, Daimon R.	Andrews, Spec	Banks, Renee
Alexander, Jesse Ernest	Andujar, Carlos, A.	Barber, Thomas E.
Alig, Robert	Anson, Cyrus P.	Barker, Debbie
Allen, Gloria	Armstrong, Alan N.	Barnes, Herman W.
Allen, J. R.	Armstrong, Janet K.	Barr, Cheryl A.
Allen, M. Hazel	Ash, Doris A.	Barr, Margaret J.
Allen, Michelle	Ash, Doris J.	Barriek, Troy Steward
Allen, Mildred H.	Atchley, Kathy Jo	Barron, Victoria K.
Alley, Janet L.	Atkins, Lois M.	Bartell, Herman M.
Allison, Robyn R.	Attocknie, Esa J.	Barth, Mary C.
Almond, Beth A.	Austin, Dee	Bartlett, Lorene M.
Altman, Cynthia L.	Axtell, Vesta L.	Barton, Joyce E.

Bates, Susan R.	Biddy, Glen O.	Boyd, Lisa D.
Baughman, Daisy N.	Bigbee, Naomi	Boydston, Denise J.
Bauldrige, Lori J.	Biggers, Donna K.	Bradbury, Judy
Beal, Mabel B.	Biggers, Micah D.	Bradford, Alice F.
Beall, Clyde, Jr.	Black, A. G.	Bradt, Ruth C.
Beard, Ronnie J.	Black, James C.	Brainard, Jeanette F.
Beaven, Judy L.	Black, Janell K.	Brake, Roy
Beaver, Cindy D.	Blackman, Lyndon L.	Brannon, James L.
Beaver, Judy L.	Blakemore, G.C.	Brannon, Luther H.
Beaver, S. Darlene	Blecha, Carolyn F.	Branson, Debra
Beavers, Kitty S.	Blecha, Mike	Brawley, Dorothy A.
Beckham, Benjamin R.	Blua, Margaret L.	Bray, Doyle
Beddingfield, Julie	Bluebird, Helen B.	Breeden, Leanna J.
Beebe, Tammy L.	Bluebird, Mary Ann	Brewer, William L.
Beer, Gerald M.	Bluma, Ruth A.	Brewster, Sherry
Beets, Florence Sue	Bly, Douglass A.	Brickman, Connie S.
Behre, Tracy	Boeckman, Bart	Bridges, Crystal F.
Beisley, Maxine E.	Bogle, Carol A.	Bridges, Larry W.
Belcher, Gene L.	Bohannon, S. Bob	Briggs, Joyce M.
Belford, James M.	Bolton, Gene L.	Briggs, Juanita L.
Belisle, Fred	Bolton, Helen L.	Briggs, Nina E.
Bell, Earl R.	Bond, Mari K.	Brigham, Neva J.
Bell, Loyal J.	Bonds, Betty L.	Brisco, George A.
Bennett, Constance Susan	Bonds, Nadyne	Britton, Kimberly J.
Bennett, Louis G.	Bonner, Barry L.	Brooks, Erin C.
Benningfield, Julie	Bonner, Billie J.	Brooks, Tina D.
Bentley, Gary W.	Booher, Imogene E.	Brown, Cynthia J.
Bereza, Steven J.	Bookout, Shelley A.	Brown, Jackie
Berga, LaNeta G.	Bostic, Maxine L.	Brown, Lance H.
Bergman, Cindy	Boston, Jim	Brown, Lillie
Berry, Junel	Bounds, Steve	Brown, Michael Eugene
Berry, Linda	Bourne, Henry C.	Brown, Nita N.
Berry, Lucindy J.	Boutot, Kristi A.	Brown, Pixie G.
Bethell, Mark M.	Boyd, Ida J.	Brown, Richard P.
Bickford, Ladenna M.	Boyd, Lila I.	Brown, Russell A.

Brown, Terri	Byerly, Ginger	Cassell, John S.
Browning, Jerry L.	Bynum, Austin	Cassidy, John E.
Brownlee, Betty M.	Cagle, Jewell A.	Cates, Cynthia
Bruce, Cherie E.	Calcote, Helen J.	Catlett, Terry
Bruner, George W.	Caldwell, Erma	Caudle, Karen J.
Bruns, Clifford M.	Caldwell, Kay L.	Cauthen, Ethel. O.
Bryan, James E. Jr.	Caldwell, Leon	Cavanaugh, Gordon
Bryan, Nancy E.	Calkins, Marlis Heather	Cearley, Evylean
Bryce, R. L.	Callahan, Nancy M.	Chain, Alfred W.
Buffo, Angela M.	Calvert, S.	Champ, Marcella
Bufford, Jason D.	Cameron, Jennifer C.	Chapin, Boyd L.
Bumgarner, Sherry	Campbell, Arthur	Chapman, Delores J.
Bunch, Donald K.	Campbell, James E.	Chapman, Levica A.
Bunch, Myrtle	Campbell, Kenneth D., Jr.	Chapman, Lisa
Bunch, Walter C.	Campbell, Lenna Marie	Charmasson, Chad K.
Burdg, Kandi D.	Campbell, Sheila D.	Chatham, Ray Jr.
Burdine, Jon L.	Carlile, Jack L.	Cheatwood, Sharon E.
Burgell, Sherry L.	Carlson, Denis L.	Childers, Ralph Ed
Burke, Debra L.	Carpenter, Decca	Choate, D. Norman
Burks, Charles, Jr.	Carpenter, Nicole N.	Christensen, Carey L.
Burleson, Linda A.	Carroll, Cheryl J.	Christian, Christy L.
Burnet, Vernon E.	Carson, Lisa	Christian, Jane
Burns, Homer L.	Carter, Edith G.	Chupp, Loretta A.
Burns, Linda	Carter, Everett N.	Clark, Etta Rae
Burris, Phillip R.	Carter, Felicia C.	Clark, George R.
		Clark, James A.
		Clark, LaVerna Carol
		Clark, Rickey D.
		Clark, Wanda L.
		Clements, Dan A.
		Coale, Clara B.
		Cobb, Donna R.
		Coblentz, Lloyd
		Codopony, Carol A.
		Colbert, Elvira E.



Burt, Nina G.	Carter, Harry L.
Bush, P. E.	Carter, Mendy K.
Butler, Robert E.	Case, Betty A.
Buzbee, John P., Jr.	Case, Mildred V.
Bybee, Joe M.	Cash, Irita

Colburn, Loftin G.	Cowell, Kenneth R.	Daily, Lesli A.
Cole, Gerry L.	Cowen, Linda S.	Dale, Mary E.
Coleman, Harry L.	Cox, Austin H.	Damron, Claudette S.
Coleman, Loretta F.	Cox, Carolyn Ann	Daniel, Audrey F.
Collings, Art	Cox, Danny	Daniel, Gary J.
Collings, Carolyn A.	Cox, Patricia A.	Daniel, Larry K.
Collins, Clay	Cox, Sam Allison	Darden, Julius J.
Collins, Cocieta J.	Crabb, John M.	Davenport, Alene P.
Collins, David C.	Crabtree, Francis L.	Davidson, Marzella N.
Collins, Dorothy	Craig, Helen	Davis, Cindi J.
Collins, Jana M.	Craighead, Leah K.	Davis, Dana K.
Combes, Clay P.	Craighead, Melanie M.	Davis, Donald L.
Conklin, Thomas H.	Cramton, Carl L.	Davis, Rock W.
Conn, Paul R.	Crane, Glendola	Dawson, Deborah K.
Constien, Margie M.	Cranor, Frank W.	Dawson, Elizabeth J.
Cook, Crystal L.	Cranton, Nita Beth	Dawson, Mary
Cook, Patty J.	Crawford, Betty	Deason, Tina Mae
Cook, Rebecca M.	Crawford, Ginger	Deaver, Linda
Cooks, Carrie M.	Crawley, Gary	DeBord, Charles Monte
Cooks, Marvin, Sr.	Creager, James F.	Defoor, Barbara J.
Cooks, Maurice	Crenshaw, Tessie C.	Delano, Dorothy M.
Cookson, Antoinette D.	Crider, Judy A.	(Peggy)
Cooper, Debra E.	Crissman, Dianna L.	DeLapp, Clarence E.
Cooper, Gary D.	Crutchfield, J. Le Ann	DeLay, Mae F.
Copelin, Gloria R.	Crutchfield, Kristen D.	Delgado, Edgardo Luis
Corbin, Wanelda I.	Culbreath, A. D.	Dennis, Brenda K.
Corley, Koye L.	Cullen, Betty L.	Denny, Chuck
Cornforth, Lawrence A.	Culp, Leonard Dale	Dent, Kimberly J.
Cosgrove, Henry T.	Cummings, Cynthia L.	Deupree, Clyde
Cothran, Anita B.	Cunningham, Virgil	Dewbre, Marie
Couch, Fred J.	Currin, Frances M.	Dewitt, John R.
Coulston, Angela L.	Curry, Buddy B.	DeWolf, Anita
Courtney, Terry	Curtis, Clay M.	Dick, Duane
Cowan, Barbara R.	Cyphers, Leeroy D.	Dickey, Doyal P.
Cowan, Linda Sue	Dailey, Dewey	Dickson, Duane W.

Dickson, Levi
 Dickson, Maxwell M.
 Dillahunt, Shelly R.
 Ditmore, Willa M.
 Dixon, Ramona J.
 Dodd, Margaret E.
 Dodd, Tammy L.
 Dodson, Barry L.
 Dollins, Jolene
 Donaldson, Alycia N.
 Dotter, Chester J.
 Douglas, Carol
 Douglas, Kimberly D.
 Douglas, Oscar
 Douglass, Marzee



Gene Earnest,
 former State Director
 Photo private collection

Dow, Doyle D.
 Dowdle, J. M.
 Downing, Leonard L.
 Dozier, Lisa D.
 Drain, Sim. Jr.
 Dudek, Sue E.
 Dudley, Billy M.
 Duffy, Helen
 Duke, Rona N.

Dumas, Troy
 Duncan, O.D.
 Dunn, Marshall E.
 Dupre Horgen, Amy E.
 Dupy, Wilson
 Durkee, Wentworth X.
 Dustman, Floyd
 Dyck, Shelley A.
 Dyer, Betty L.
 Dyer, Mary
 Dyer, Walter R.
 Eagan, Rex Harold
 Earls, Tommy K.
 Earnest, Gene F.
 Easley, Charles H.
 Eason, Paula G.
 East, Julie A.
 Eddlemon, Jimmy D.
 Edwards, Guadalupe
 Edwards, Melissa Jo
 Edwards, Vickie R.
 Efurd, Jerry W.
 Egner, Susan K.
 Eifert, Beverly G.
 Elam, Rose L.
 Elder, Marsha L.
 Elliott, Anna M.
 Ellis, Marthaann
 Ellis, Nancy Sue

Elmenhorst, James L.
 Elrod, Paula
 Emanuel, Ollen D.
 England, James C.
 English, Lula F.
 Enlow, Clyde E. Jr.
 Erikson, Donna L.
 Ernce, Janell A.
 Eskew, Richard D.
 Estes, F. Phillip
 Estes, Susan L.
 Evans, Dawn M.
 Evans, Deelyn M.
 Evans, Frank E.
 Evans, Lucille
 Evans, Rena
 Everett, Terry D.
 Faddis, Carlene
 Farmer, Doy P.
 Farr, Saranell M.
 Farr, Vivian M.
 Farrell, W. F.
 Farris, Dixie A.
 Farris, Jimmy L.
 Farris, Johnny R.
 Farris, Willa F.
 Featherston, Effie D.
 Fechette, Beverly L.
 Fennell, Raymon L.

WORRIED ABOUT YOUR JOB??? Worry is like
 a tresonitl--it can wear you to a frazzle,
 and you STILL don't get anywhere!

Mickey Evans



Fenton, Chris D.	Fuller, Ethel M.	Gosnell, Apryl B.
Fenton, Freddie G.	Fuller, Victoria V.	Grabeal, Larry G.
Ferris, Archie S.	Gamble, J. M.	Grace, Melissa L.
Fiskin, Zolene K.	Gamble, Marshall E.	Graham, Darlene M.
Flanagan, G. L.	Gammon, William	Graham, Tressie C.
Fletcher, Angela D.	Garret, Agnes R.	Graumann, Patsy A.
Florence, Cheryl A.	Gaston, Billy D.	Graves, Bud Jr.
Flowers, Billye Sue	Gay, Teresa M.	Graves, Everett E.
Flowers, Joe W.	Geiger, Albert J.	Graves, Ivan S.
Floyd, Nancy L.	Geisler, Lorne A.	Graves, Mary Ann
Floyd, Tonya L.	Gelnar, Joe W.	Greatorex, Albert T.
Flynn, Irene	George, Amanda L.	Green, Nancy I.
Fogelstrom, Dora	George, Arthur D. Jr.	Green, Thomas L.
Folger, Dale L.	Germaine, Gary	Greer, Gloria D.
Foord, Kathy	Gibbs, Effie F.	Greer, M. L.
Ford, Don R.	Gibbs, Karen R.	Greer, Pixie G.
Ford, Lisa A.	Gibson, Alta M.	Greer, Ralph Earl Jr.
Foris, George L.	Gibson, Cindy	Gregg, Sandra K.
Foster, Harry Jr.	Gilbert, Deanna S.	Gregory, Betty L.
Fox, Dennis R.	Gilley, Frankie B.	Gregory, Burl E.
Fox, Glen W.	Glass, Linda	Gregory, Hazel
Francis, Sandra	Glazebrook, Geraldine	Gregory, Judy L.
Franklin, Marilyn	Gleckler, Betty L.	Gregory, L. Laverne
Franks, Dana K.	Glover, Kristal R.	Gregory, Stephen D.
Frazier, Kenneth K.	Glynn, Catherine S.	Greiner, Verlin P.
Frazier, Mack L.	Goad, Forrest Eugene	Grieser, Judy G.
Frazier, Peggy	Goeringer, Leo Keith	Griffith, Charles A.
Freburger, Joseph F.	Gonshor, Mary R.	Grimes Mary
Fredericks, Walter Y.	Gonzales, Denise	Grindstaff, Diana L.
Freeman, Clara M.	Gooden, Mildred I.	Gripe, Ginger L.
Frey, Ruby L.	Goodin, Carmen K.	Grissom, Kristie M.
Friesen, Frances L.	Goodwin, Ottie A.	Grussing, Lesa C.
Frisbie, Florene R.	Goodwin, Randall D.	Guerra, Cathy A.
Fryar, Shirley L.	Gore, Phyllis J.	Gulley, Melody E.
Fuesting, Judy A.	Gorman, Shelly	Gunter, Michael L.

Guy, Jon	Hamilton, William J.	Harris, Carl
Gwinn, Teena S.	Hamm, Linda K.	Harris, Darla K.
Habben, Nettie Jean	Hammond, Amanda A.	Harris, Gilbert O.
Hada, Donna	Hancock, Paula S.	Harris, Leland W.
Hadden, Jimmy B.	Hansen, Kermit H.	Harris, Lois B.
Haddon, Karen D.	Hanvey, Tisa M.	Harris, Morgan L.
Hafner, Amy L.	Harbeston, Peggy E.	Harris, Tiffany N.
Haggerty, Charles S.	Harden, James O.	Harris, Vernon
Haines, Tammy D.	Hardiman, Glenn W.	Harris, Wesley J.
Hairrell, Irene	Hardison, Billie L.	Harris, Wesley, L.
Haken, Max H.	Hardy, Ival C.	Harrison, Jeffrey B.
Hale, Carlene K.	Hargrove, Jennifer L.	Harrison, Marsha
Hale, M. D.	Harkey, George R.	Harrison, Shauna
Hall, Cheryl L.	Harl, Robert H.	Harrison, Wiley C.
Hall, Gladys A.	Harless, Erma L.	Harrod, James D.
Hall, Joseph Z.	Harman, Arthur C. Jr.	Harrow, Kathryn E.
Hall, Melvin R.	Harmon, Tonda L.	Hart, Janet L.
Ham, Mesa K.	Harmon, Vickie L.	Hartman, Rita
Ham, Neil	Harper, Christy J.	Haskell, Clinton E.
Hamill, Anita	Harper, Melody	Hatfield, Brad G.
Hamilton, Blanche	Harris, Beverly G.	Hawkins, Louis E.



Farmers Home Administration personnel on March 16, 1981

Back row, l-r: Sim Drain, Jim Hubbard, Wayne Moore, Susan Nobbe, Frank Evans, Suzanne Howard, Dale Folger, Jackie Brown, Gale Andrew, Gene Earnest, Leonard McMurtry, Royce Jones, Dwight Whorton, Cecil Wildman, Earl Rooks, Leo Hogan, Phil Brown, Gene Womack, Ed Van Zandt, Carlos Andujar.

Front row, l-r: Gloria Allen, Janet White, Bette Hodson, Kathy Vanchieri, Vickie Barron, Pat Tiger, Dorothy Lowery, Betty Peachee, Connie Stephenson, Cindy Bergman, Cheryl Carroll, Linda Glass.



Carl Harris, Clark McWhorter, Leonard Downing, and Leonard Wiley review plans for proposed water system. Photo USDA Oklahoma office

- | | | |
|------------------------|------------------------|---------------------------|
| Haxton, Milan G. | Henry, Jessie L. | Hodson, Bette B. |
| Hay, Sharon Kay | Hensley, Douglas D. | Hodson, Christy J. |
| Hayes, Paul L. | Henson, William J. | Hofen, Josephine |
| Hayes, Tamika D. | Hepner, Harold D. | Hogan, Leo B. |
| Haygood, Carol J. | Herron, Victor R. | Hogg, Timothy E. |
| Headings, Robert D. | Hester, Helen R. | Holderby, Virgil |
| Headley, Marian | Hickman, Kelli L. | Holding, Bill Olin |
| Heckman, Melody S. | Hicks, Billy W. | Holley, Bobby W. |
| Hedrick, Beulah S. | Higginbotham, Lorie A. | Hollingsworth, Jackson L. |
| Heft, Susan M. | Higgins, Jack L. | Holloway, Robin L. |
| Hegdale, Pamela D. | Hight, Eugene | Holm, Paul L. |
| Heid, Denise C. | Hightower, Robert F. | Holsted, Gary A. |
| Heilman, Linda S. | Hill, Harry W. | Holt, Linda K. |
| Heilman, Maria E. | Hill, Terri A. | Holt, Summer D. |
| Hellwege, Ernest A. | Himbury, Richard R. | Holzler, James W. |
| Helm, Mike R. | Hinkel, Shannon Lacy | Hood, Illa Mae |
| Henderson, Debra S. | Hinnergardt, Marth M. | Hood, Velma L. |
| Henderson, Gene C. | Hinton, Carolyn A. | Horn, Annette L. |
| Henderson, Steve | Hobbs, Clifford E. | Horschler, Tom |
| Henderson, Timothy E. | Hobbs, Mary E. | House, Stefanie L. |
| Hendricks, Jennifer D. | Hobson, Katherine G. | Howard, Dennis V. |
| Henley, Mollye | Hodge, Christy J. | Howard, Suzanne |
| Henneman, Carlene | Hodges, Norma L. | Howell, Ackman A. |
| | | Howell, Colin R. |
| | | Hubanks, Elizabeth Ann |
| | | Hubbard, James N. |
| | | Hudlow, Carolyn L. |
| | | Hufnagel, Robert F. |
| | | Huggins, Billy J. |
| | | Huggins, Jack |
| | | Hughes, Jere |
| | | Hulin, Patricia |
| | | Hull, Jennifer A. |
| | | Hulsey, Walter |
| | | Hunnicut, Silvia D. |

Hunter, James F. III	Johnston, Nina D.	Ketch, John G.
Huntington, Mark L.	Johnston, Sammy C.	Ketch, Vicki L.
Hurst, Tammy L.	Jones, Blanche B.	Kettles, Sarah
Hutchens, Helen	Jones, Darlene J.	Kineschi, Kenneth D.
Hutchens, Joyce	Jones, Donna K.	King, Clifford M.
Hutton, Eugene M.	Jones, Dorothy I.	King, Gwenette A.
Hutton, Karla D.	Jones, Elmo S.	Kinnaird, Delores
Iacampo, Celeste	Jones, Erin E.	Kinnard, Richmond
Ingram, Mandy K.	Jones, Jakie H., Jr.	Kinslow, Ruelle D.
Isenberg, LaVerne A.	Jones, Jesse A.	Kinyon, Anita S.
Jackson, Betty M.	Jones, Joyce L.	Klein, Kaci N.
Jackson, Bill	Jones, Myrtle A.	Klink, Marie R.
Jackson, Delores W.	Jones, Ronnie L.	Koerner, Marvin M.
Jackson, William N	Jones, Royce W.	Koesler, Mat
Jacoby, Fred	Jones, Tracy L.	Kolar, Stanley Lee
James, Demetria R.	Jordan, Diane	Kraft, Robert L.
James, Kathleen M.	Jordan, M. Diane	Krause, Eldon W.
Jarrell, Andrea D.	Jordan, Marilyn D.	Kreidler, Skip
Jay, Pamela K.	Jordan, Susan G.	Kreienkamp, Ronald A.
Jeffcoat, Nancy J.	Josefy, Paul	Kretchmar, Joanie Y.
Jeffrey, Marion A.	Jung, Carol A.	Kretz, Roy Roland
Jenkins, Aubrey	Justice, Jack L.	Kruska, Paul Dwain
Jennings, Tammy L.	Justice, Melissa E.	LaCamp, Ira Rex
Jenson, Paula Renee	Kauk, Jessie L.	Ladson, Barbara E.
Jirtle, Virginia C.	Kays, William H.	Lafferty, Robert C.
Johns, Shelly K.	Keahey, Charles	Lamons, Bill D.
Johnson, Debbie	Kelly, Kevin L.	Landers, William H. Jr.
Johnson, Ed	Kennedy, Ohma	Landgraf, Bill B.
Johnson, Harvel J.	Kennell, Darlene	Laney, Carolyn A.
Johnson, Iris N.	Kenney, Jack H.	Lankford, Cherina L.
Johnson, Jennifer R.	Kent, Helen B.	Larkins, Jamel D.
Johnson, John H.	Keranen, Jennifer L.	Larsen, Samantha
Johnson, L.W. Bud	Kerns, Margaret V.	Lathum, W. Jean
Johnson, Lotha Jane	Kerr, Albert L.	Latta, Rachel A.
Johnston, Karen A.	Kerr, Betty J.	Laubhan, Ernie A

Law, Susan P.
 Lawless, Tammy G.
 Lawson, Ladoris Eileen
 Layson, Robin D.
 Leatherwood, Patricia A.
 Ledford, Larry D.
 Ledford, Laurie J.
 Ledford, Leonard
 Ledford, O. O.
 Lee, Anna Jane
 Lee, Frances G.
 Lee, James E.
 Lee, Darlene E.
 Leewright, Tonya D.
 LeGrand, Kevin R.
 Lemonds, Ella
 Leonard, Archie
 Leonard, Gregory M.
 Leonard, Ralph W.
 Lewis, Barbara J.
 Lewis, Bessie F.
 Lewis, Lacquita J.
 Lewis, Tanya C.
 Lieb, Lori E.
 Lieb, William K.
 Lindley, Paige L.
 Linnet, Shirley R.
 Linsley, Joseph H.
 Linville, Judy L.
 Littlefield, Sheila A.
 Livesay, David W.
 Lobaugh, Regina L.
 Loewen, John
 Loney, Bythel
 Long, Harold E.

Lookabaugh, Roy C.
 Losson, Ann S.
 Lott, Sheila L.
 Love, Traci M.
 Lovell, Brenda L.
 Lovell, Everett W. Jr.
 Lowery, Dorothy

Mantooth, Vada E.
 Marcum, Nita G.
 Mardis, Loretta A.
 Marker, James P.
 Marlow, Julia Z.
 Martens, Michael Booth
 Martens, Nadine C.



Mrs. Dorothy Lowery, a Farmer Programs Loan Technician for 35 years, talks with Gene Earnest and Frank Evans at a retirement party in her honor.

Lowery, Tina
 Lowry, Teena S.
 Loyall, Willis L.
 Luber, John
 Lucas, Raye L.
 Lucas, Royden J.
 Luekenga, Ronald Gene
 MacDonald, Yoonie
 Mace, Zella E.
 Maddux, Geneva A.
 Maehs, Joyce M.
 Maher, Kathleen
 Mall, Cheryl Ann
 Mamone, Dana D.
 Mann, Cheryl L.
 Mann, Debra R.
 Manous, John L.

Martin, Betty J.
 Martin, Gus D.
 Martin, Melinda D.
 Martin, W. P.
 Marvin, George S. W.
 Marvin, Viola I.
 Mason, Sandi
 Matheson, Monica L.
 Mathis, Gregory K.
 Matlock, Alvin Leon
 Matlock, Cecil L.
 Matlock, Dana
 Matlock, Karen J.
 Maxey, John C.
 Maxey, Richard P.
 May, Earl C.
 May, Paula A.

Mayhall, Mary Sue
 Mazurier, Lorraine F.
 McArthur, Henrietta D.
 McCampbell, Thomas E.
 McCarty, Vera Mae
 McCay, Kevin L.
 McClellan, Sarah E.
 McCollum, Bonnie
 McCollum, Naomi R.
 McCoy, Jennifer
 McCray, Bobby Alan
 McCuiston, Joe R.
 McCullough, Charles E.
 McCullough, Kelly
 McCurdy, Ellis L.
 McCurley, Alvin D.
 McDaniel, James L., Jr.
 McDaniel, Joyce K.
 McDaniel, LaNelda J.
 McDonald, Benny K.
 McDonald, Hazel M.
 McDonald, Monte
 McFalls, Custer R.
 McGarry, Jean F.
 McGrit, Josephine
 McGuire, Kevin D.
 McHenry, Lora B.
 McKeaigg, George L.
 McKeever, Carol J.
 McKinley, Cheryl
 McKinney, Raymond W.
 McLemore, Gloria D.
 McManaman, Deborah
 McMillan, Sam L.
 McMullen, Jodi

McMurtry, Leonard C.
 McNair, Carol A.
 McNeal, Helen M.
 McNeil, Olivia M.
 McPherson, Antoni A.
 McWhorter, Clark
 Meacham, Colleen
 Meadows, Ralph E.
 Meeks, Marquita
 Meikle, John W.
 Meinke, Danielle D.
 Melton, Dalton M.
 Mendenhall, Ray
 Mendoza, Vincent L.



Thelma and Mac McCurdy
 at an evening meeting
 Photo private collection

Meng, John H.
 Mercer, Doris E.
 Mercer, Jana R.
 Mercer, Lyndon W.
 Merchant, Linda M.
 Merklin, H. Eldon
 Merrihew, Julie A.

Merrill, Eileen B.
 Messenger, Marcy A.
 Meyer, Mildred M.
 Miller, Betty J.
 Miller, Bluford W., III
 Miller, Howard W.
 Miller, Leona M.
 Miller, Marylyn
 Miller, Matthew L.
 Miller, Nancy L.
 Miller, R. Colleen
 Miller, Stacy M.
 Miller, Tammi S.
 Mills, Vicki
 Milner, Staci A.
 Minn, Harry J.
 Mirtz, John L.
 Mitchell, Kevin L.
 Moffatt, Ina L.
 Mogg, Inabell G.
 Moon, JoAnna H.
 Moore, Brenda J.
 Moore, Carol J.
 Moore, David M.
 Moore, James W., Jr.
 Moore, Kristina D.
 Moore, Wayne H.
 Morales, Sonia G.
 Moreland, Barry K.
 Morgan, Beverly S.
 Morgan, Doris A.
 Morgan, Joanna
 Morgan, Richard E.
 Morgan, Robert D.
 Morley, Leah K.

Morris, Dorothy Mae	Nixon, Mark A.	Ozborn, E. Lee
Morrison, Johna Lee	Nixon, Vicki	Pace, Buster G.
Morrison, Kenneth H.	Nobbe, Susan	Page, Cledon J.
Morrow, Charles L.	Nobles, O. C.	Palecek, Harry
Morse, Donna J.	Noel, Harrison S.	Palmer, Colleen W.
Mosburg, Bobbie L.	Nolan, Carol	Palmer, Monica D.
Mowre, Ruby	Nolen, Dean P.	Parish, F. Ronald
Mrocza, Elda	Noll, W. R.	Parish, Helen E.
Mullendore, Karen K.	Norman, Jack B.	Parker, Felicia N.
Munson, Stanley E.	Nowlin, Alicia D.	Parker, Leah H.
Murray, Andrew B.	Nunley, Elzia H.	Parker, Michelle
Murray, Billy D.	Nunn, Linda K.	Parkey, Harold E.
Murray, Raymond B.	Nutt, Brenda K.	Parks, James E.
Murrin, Kathy S.	Oakman, David	Parsons, B. H. Jr.
Musick, Christon R.	O'Brien, Catherine Sue	Parsons, Lester O.
Myers, Carl D.	O'Brien, Janell	Parsons, Sterling
Myers, Margaret J.	O'Mara, Joseph A.	Patterson, Roxanne L.
Myers, Ralph W.	O'Neal, B. Sovern	Patton, Kathy
Myers, Terra M.	O'Neill, Helen G.	Paul, Machele M.
Nahrgang, Jennifer D.	O'Riley, Sallie	Payne, David C.
Nahrgang, Julie A.	Ogden, Joyce	Payne, L. Jan
Nahrgang, Sherry L.	Ogden, Karen Joyce	Payne, Phyllis C.
Nation, E. D.	Oler, Donna K.	Peachee, Betty J.
Neese, L. J.	Osborn, Lula F.	Peak, Judith I.
Nelson, Billy L.	Osborne, JoAnne	Pebeahsy, Nina K.
Nelson, Debi	O'Steen, Harold C.	Peck, Ralph S.
Nestle, Mark H.	Otto, J. Neal	Peircey, Jimmy F.
Newsom, Pamela R.	Overstreet, Maria E.	Pendergraft, Valda L.
Nicholas, Helen I.	Overton, Max W.	Pendergraft, Velda
Nicholas, Max	Owen, Stacey L.	Pennington, Murrel W.
Nicholas, Vivian	Owens, Carl L., Jr.	Perkins, L. N. (Cy)
Nichols, Wendy K.	Owens, Cheryl H.	Perry, John M.
Nickels, Angela R.	Owens, Judy	Peters, Avis June
Nickelson, Mark A.	Owens, Van W.	Petersen, Antoinette
Nixon, James A.	Ownbey, Dana N.	Petties, Erma E.

Petty, Melba E.
 Pharaoh, Cris E.
 Phillips, Barbara L.
 Phillips, Buddy L.
 Phillips, Debora J.
 Pickett, Joann
 Pierce, Charla Jean
 Pierce, Susan C.
 Piper, Geraldine
 Pittman, Arthur Ray
 Pittman, Donnie R.
 Pittman, Jaqueline J.
 Pittman, Richard S.
 Plaster, Dena A.
 Pledger, Marolyn J.
 Plummer, Harold
 Poindexter, Delina C.
 Poore, Vickey
 Porter, Earlene
 Powell, Arline
 Powell, Carol D.
 Powell, Robert G.
 Powell, Talitha V.
 Powelson, J. D.
 Powers, James G.
 Prater, William E.
 Prather, Blake
 Pratt, Clarence W.
 Prentice, Hershel M.
 Prentice, Louis R.
 Pribble, Stanley
 Prior, Helen J.
 Pritchett, Dolores A.
 Prophet, D. P.
 Provost, Rose S.

Pruitt, J. C.
 Pruitt, Mechalle T.
 Pryor, Doyle E.
 Puckett, Robert E.
 Purnell, McLean E.
 Quick, Nancy J.
 Quick, Teresa N.
 Quigley, Kenneth W.
 Quimby, Jimmy W.
 Quisenberry, Raylene B.
 Raab, George J.
 Raab, Laura B.
 Rabon, Heather Lynd
 Radebaugh Debbie
 Rainbolt, Charles P.
 Rainey, Linda E.
 Rakestraw, Tracy A.
 Raley, Joy G.
 Ramos, Mercedes
 Ramsey, Judy C.
 Randall, Inga M.
 Randall, Walter M.
 Randolph, J. Leroy

Raney, Debra D.
 Rankin, Roy D.
 Ratliff, Adrian A.
 Ratliff, Juanita B.
 Raupe, Richard L.
 Ray, Andrea D.
 Ray, C. Arthur
 Ray, Florene O.
 Ray, Janice M.
 Reagan, Gary H.
 Redman, Deanna K.
 Redman, John L.
 Redman, Terry
 Reed, Brenda
 Reed, Pearl J.
 Reed, R. M.
 Reese, Theresa C.
 Reimers, Phillip F.
 Reitz, Ivan A.
 Rempe, Elizabeth L.
 Remy, Terry L.
 Renew, Patricia K.
 Renfrow, Ernest M.
 Rich, Bonnie R.
 Rich, John V.
 Richards, Dalton M.
 Richardson, George
 Richardson, Jennifer L.
 Richardson, Ronald W.
 Richardson, Tommieline



Bonnie Rich (l)
 and
 Diana Stein (r)
 survey the scene
 at an FmHA meeting
 Photo private collection

Ricks, Donus W.	Ryel, L. M.	Sellers, Susan D.
Ricks, Josephine E.	Salmon, Rowena	Sewell, Billye S.
Rierson, N. Eric	Salter, Betty J.	Sexton, Terri D.
Rigdon, Alan R.	Sanders, Billie K.	Shadoan, Mary Ann
Riley, Gaylene D.	Sanders, E. J.	Shafer, Orvis R.
Riner, Margie A.	Sanders, Evelin T.	Sharp, Leslie W.
Ringwald, John	Sanders, Jack	Shaunty, Elizabeth A.
Riser, Diana K.	Sanders, Karen M.	Shearhart, Amy D.
Ritchey, Karen L.	Sanders, Kristie M.	Sheffield, Richard Paul
Robbins, Darlene K.	Sanders, Susan E.	Shenold, William L.
Roberts, Donald D.	Sandmann, Louis B.	Sheppard, Kermet E.
Roberts, Frank M.	Saunders, Opal	Shimanek, Phyllis M.
Roberts, Judith	Saunders, Sibble O.	Shiplett, Sid A.
Roberts, Richard Eber	Scammahorn, Gary L.	Shipman, Linda J.
Roberts, Steven M.	Scammahorn, Michael L.	Shirey, Kaylee M.
Roberts, Tom E.	Schanbacher, Lyle G.	Short, James H.
Robertson, Edna M.	Schaufele, Beverly A.	Shriner, Ray D.
Robertson, John D.	Scheffler, A. J., Jr.	Shumaker, Byrl B.
Robertson, Milford M.	Schladt, George J.	Sibley, Roy
Robinson, Jerry L.	Schlegel, Cynthia J.	Sierra, Mary J.
Robinson, Ora Mae.	Schlegel, Norbert R.	Simmons, Carol
Robison, Reid	Schmidt, Irvin	Simmons, Carole
Rodriguez, Araceli	Schrammel, Michael W.	Simmons, Jerry L.
Rooks, Earl	Schuler, Kharla Y.	Simms, Brenda J.
Rosalez, Denise M.	Schultz, Charlie	Simms, Grant W.
Ross, Phil S.	Schultz, Kristi L.	Simon, Lawrence F.
Rosson, Connie S.	Schwab, N. Jean	Simpkins, Johnny D.
Rosson, Phylliss R.	Schwabe, Robert V.	Sims, Edward H.
Rote, Angie M.	Schwartz, Merle G.	Sims, Marsha K.
Rounsaville, Delbert A.	Scott, Frances G.	Sipe, Karen J.
Roy, Felix	Scott, Sonja J.	Sisson, Arland D.
Roy, Helen K.	Scott, Tamara L.	Sitterly, Linda
Runyan, A. Louise	Sebranek, Frankie J.	Skidgel, Kelley A.
Russell, Joyce M.	Seddon, Evelyn G.	Skidgel, Marthaann
Rutland, N. H.	Sellers, G. Duane	Skimbo, Johnny L.

Skoch, Shelley
 Slatten, Jack A.
 Slatten, James H.
 Sloan, Beverly J.
 Sloan, Eva S.
 Smalley, Keith L.
 Smargissi, Pat
 Smith, Billy M.
 Smith, Buster E.
 Smith, Charles Ray
 Smith, Clyde J.
 Smith, Evelyn R.
 Smith, George W.
 Smith, Gipson
 Smith, Harvey D.
 Smith, James V.
 Smith, Jimmie C.
 Smith, John D.
 Smith, Joy
 Smith, Kevin L.
 Smith, Lana J.
 Smith, Lorita D.
 Smith, Melanie J.
 Smith, Patsy R.
 Smith, Ray L.
 Smith, Vicki
 Smith, Viola
 Smith, W. Dabney
 Snavelly, Linda M.
 Snider, Wanda J.
 Snow, Judith, I.
 Soderstrom, Dawn M.
 Sorrells, Wilma J.
 South, Wanda C.
 Southard, James

Sparks, Judy L.
 Sparks, Patricia
 Spears, Belinda L.
 Speer, Zella B.
 Spivey, Grace L.
 Spleth, Stephen W.
 Spraggins, Nadyne G.
 Spray, Jean M.
 Spung, O. N.
 Spurlin, James B.
 Stafford, Malea B.
 Staiger, Donald G.
 Stearns, Hollis D.
 Steed, Jim M.
 Stein, Diana S.
 Stelting, Gala S.
 Stephens, Dallas L.
 Stephens, Randall D.
 Stephenson, Connie
 Stephenson, Larry E.

Stewart, James T.
 Stipe, Carolyn A.
 Stobaugh, Fred
 Stokes, Mark A. L.
 Stoll, Opal E.
 Stormont, Jimmie D.
 Stout, Charles E.
 Stratton, Jess
 Stricklan, Shirley
 Stricklin, Catherine J.
 Strom, John L.
 Stubbs, Willis L.
 Stucki, Tammy L.
 Summars, Valjean C.
 Sutherland, Jimmie Jean
 Sutton, Delton S.
 Swan, Frank R.
 Swift, Lara L.
 Swinnea, John A.
 Tadlock, Rena



Ruby Moore, Virginia Stephenson, Wayne Moore
 (standing), Larry Stephenson, Jewell and Frank Evans
 admire Frank's dessert. Photo private collection

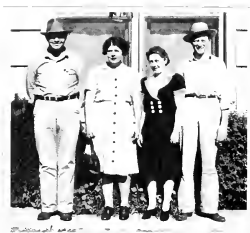
Stevens, Desiree T.
 Stevenson, Leonard
 Stewart, Elaina

Talley, Kenneth R.
 Tarver, Tracy L.
 Tasso, Vanessa V.

Taylor, Cecilia L.
 Taylor, Cherriwatha C.
 Taylor, Dorothy Lea
 Taylor, Jack Jr.
 Taylor, Lisa R.
 Taylor, Rubye A.
 Teague, Ursula
 Teague, Vada U.
 Teehee, Wanda L.
 Terbush, Victor L.
 Terrell, William G.
 Thionnet, Mildred A.
 Thomas, Barbara J.
 Thomas, Ben F.
 Thomas, Carolyn Y.
 Thomas, Elizabeth
 Thomas, James C.
 Thomas, Kathleen
 Thomas, Sue
 Thompson, Betty J.
 Thompson, Carolyn
 Thompson, Faye
 Thompson, Lavona J.
 Thompson, P. Renee
 Thompson, Robert A.
 Thomsen, Kay Lynn
 Thomson, Houston L.
 Thornton, James E.
 Throne, Melissa L.
 Thurston, Phillip P.
 Tibbetts, C. A.
 Tiger, Pat
 Tillman, Agnes Mae
 Tims, Linda L.
 Tinder, Linda K.

Tippins, William A.
 Tipton, George W.
 Tipton, Gerald V.
 Todd, Bettie J.
 Tollett, Janice
 Tootle, Kenny A.
 Tow, Betty S.
 Tracy, Vickie L.
 Trammel, Larry J.
 Trammel, Paula
 Travis, Michael Jay
 Trice, Edward M.
 Triplett, Wanda L.

Urban, Ritson L.
 Vache, Betty L.
 Van Hauen, Judy
 Van Zandt, Edgar L.
 VanBuskirk, Glenna E.
 Vanchieri, Kathy
 Vanderpol, Gerald, Jr.
 VanMeter, John E
 Vann, C. Neale
 Varner, Kelly
 Varner, Patton A.
 Vassar, S. Carolyn
 Vaughan, Cecil L.



(l to r) Chester J. Dotter, Agnes Mae Tillman,
 Viola Smith, and Murrel Pennington

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Trost, John P.
 Trotter, Doris A.
 Tubby, Linda F.
 Tucker, Gary L.
 Turn, Linda S.
 Turner, Jack D.
 Turner, Lloyd G.
 Turner, Terrence
 Uhles, Karla
 Ulrey, Valera K.

Vaughn, Brenda S.
 Vaughn, Malea
 Veech, Everett R.
 Vernnon, Lucinda K.
 Verrill, Evelyn V.
 Vick, Sandra
 Viers, Marvin M.
 Vilhauer, Joyce L.
 Villines, Sandra C.
 Vinson, Sharon K.

Vogt, Henry W.	Wells, Earl D.	Williams, Dorothy M.
Von Tungeln, Bruce	Welpton, Gladys O.	Williams, Ferna Sue
Voss, Walt, Jr.	West, Billie Kay	Williams, Harold H.
Wadley, Joseph L.	West, Cynthia M.	Williams, Kymberly P.
Walker, Betty S.	West, Linda L.	Williams, Loretha
Walker, Emmett	Weston, Kristie L.	Williams, Lovella (Peggy)
Walker, Janet G.	Wheeler, Clyde A.	Williams, Mary E.
Walker, Marlene C.	Wheeler, Vermell	Williams, Mary P.
Walker, Oklahoma	White, Betty J.	Williams, Phyllis Kay
Wall, Gary W.	White, Don L.	Williams, Robert A.
Walters, Christi L.	White, Janet	Williams, Roy Dale
Walters, Gladys A.	White, Melody D.	Williams, Sue
Walton, Rena I.	Whitesell, Ann A.	Williams, Thomas D.
Walzer, Ronda J.	Whitlock, Angela L.	Williams, Tracey W.
Ward, Donna J.	Whitney, Vernon D.	Williams, Zack, Jr.
Ward, James E.	Whitworth, O. Dwight	Willis, Gilbert C.
Ward, Linda K.	Whorton, Dwight E.	Willis, Herbert L.
Ward, Ricky E.	Wicker, Dennis W.	Willis, Kayla D.
Ward, Wilton	Wicker, Joy G.	Willis, Kenny
Warde, Velma K.	Wickersham, M. Renee	Willoughby, Tonya M.
Ware, Ralph R.	Wickham, Juanita	Willson, Earl L.
Warner, Gail E.	Wickware, Vicky L.	Willyerd, Jane M.
Washington, Gerald A.	Widener, Spudds	Wilson, Connie L.
Washington, Veronica G.	Wilcots, Gwendolyne	Wilson, Dee Dee K.
Washmon, Anita M.	Wilcox, Leonard R.	Wilson, Rebecca K.
Waters, Rex P.	Wilcoxson, Jennifer J.	Wilson, Sandra J.
Watson, Melanie L.	Wildman, Cecil	Wingfield, Connie
Watt, James M.	Wiley, Leonard C.	Wingo, Linda J.
Watt, Linda S.	Wilham, Oliver S.	Winkle, Robin Lynn
Watts, Opal L.	Wilkins, Mary E.	Winslett, V. E.
Wearmouth, John Clyde	Wilkinson, Teresa	Winterringer, Joan K.
Weaver, Weldon W.	Williams, Allen	Winters, Thomas J.
Webb, Cathy L.	Williams, Arnetta	Wion, Monte L.
Wedel, Carolyn Sue	Williams, Cara D.	Wolf, Robert L.
Wells, Dale A.	Williams, Clifford	Wolff, Dale E.

Wolff, Zita L.
Womack, Gene
Wood, C. R.
Wood, Janice
Wood, Jimmy D.
Wood, Mildred
Wood, Millie
Woodard, Jennie G.
Woods, Holly A.
Woodson, Ashley L.
Woodson, Shana L.
Woodson, Tamara
Woodward, Raymond T.
Wright, Afia N.
Wright, Aldon H.
Wright, Audie Ruth
Wright, Kimberly D.
Wyatt, Chelsa M.
Wyatt, Howard H.
Wyatt, L. J.
Wyatt, Melissa
Yager, Sara J.
Yates, Dicky O.
Yates, R. M.
York, Edith
Yost, Cheryl E.
Yott, Lou
Yott, Nioma S.
Young, Sally J.
Young, Trelenza J.
Zachary, Howard E.
Zimmerman, James

Appendix B

EXCERPTS FROM USDA FARM AND HOME MANAGEMENT REPORT FOR ALFALFA COUNTY, 1941

TABLE 7. FARM PRODUCTS ACTUALLY USED BY FAMILY ON 30 F.S.A. FARMS
IN ALFALFA COUNTY, OKLAHOMA IN 1940

I T E M	YOUR FARM		AVERAGE 30 FARMS		AVERAGE 10 HIGH FARMS		AVERAGE 10 LOW FARMS	
	Quantity	Value	Quantity	Value	Quantity	Value	Quantity	Value
Whole Milk (Gals.)			273	\$112	238	\$95.	305	\$126.
Home Made Cheese (Lbs.)			18	5.	13	4.	11	4.
Home Made Butter (Lbs.)			98	29.	109.	33.	101	30.
Cream (Gals.)			36	29.	24	19.	56	45.
Lard, Fat, Bacon, Etc. (Lbs.)			98	15.	122	18.	82	12.
Lean Pork (Lbs.)			244	73	269	81.	263	79.
Beef & Veal (Lbs.)			73	15.	70	14.	72	14.
Mutton & Lamb (Lbs.)			7	1.	1	1.	10	2.
Fish & Game (Lbs.)			5	1.	4	1.	1	
Poultry (Lbs.)			173	35.	168	34.	161	32.
Eggs (Doz.)			136	27.	148	30.	137	27.
Dried Beans & Nuts (Lb)			5		1		3	
Tomatoes & Citrus (Lbs.)			243	7.	335	10.	131	4.
Leafy Gr.&Yellow V. "			406	8.	442	9.	386	8.
Other Vegetables (Lbs.)			549	11.	535	11.	510	10.
Canned Food (Qts.)			253	63.	215	54.	206	52.
Fruit Used Fresh (Lbs.)			13	1.				
White Potatoes (Bu.)			11	14.	11	14.	11	14.
Sweet Potatoes (Bu.)			1	1.	1	1.	1	
Flour (Lbs.)			263	8.	208	6.	394	12.
Cereal (Lbs.)			16	1.	8		23	1.
Corn Meal (Lbs.)			14		5			
TOTAL FOOD				\$456.		\$434.		\$472.
FUEL (Cords)			4	20.	2	10.	5	26.
SOAP (Lbs.)			4				10	1.
TOTAL FARM PRODUCTS:				\$476.		\$444.		\$499.

TABLE 8. FARM FAMILY LIVING COSTS ON 30 F. S. A. FARMS IN ALFALFA COUNTY, OKLAHOMA, IN 1940.

I T E M	YOUR FARM		AVERAGE 30 FARMS		Average 10 HIGH FARMS		AVERAGE 10 LOW FARMS	
	Plan	Actual	Plan	Actual	Plan	Actual	Plan	Actual
CASH LIVING EXPENSE:								
Food Bought			\$128.	\$165.	\$139.	\$186.	\$125.	\$163.
Clothing			83.	81.	126.	119.	64.	61.
Personal			20.	25.	24.	33.	18.	21.
Medical			54.	58.	44.	54.	94.	98.
Household Operation			76.	65.	107.	85.	54.	58.
Minor Housing			5.	5.	1.	10.	3.	4.
Furn. & Equipment			12.	14.	18.	25.	9.	12.
Other Expense			40.	52.	72.	104.	22.	24.
Transportation				5.		3.		11.
Life Ins. Savings			32.	36.	49.	63.	27.	30.
CASH FAMILY OPERATING EXPENSE			\$450.	\$506.	\$580.	\$682.	\$416.	\$482.
FARM PRODUCTS ACTUALLY USED *			\$504.	\$476.	\$477.	\$444.	\$546.	\$498.
TOTAL LIVING COST FOR YEAR			\$954.	\$982.	1057.	1126.	\$962.	\$980.
HOME CAPITAL GOODS PURCHASED			\$ 38.	\$ 37.	\$ 44.	\$ 60.	\$ 27.	\$ 6.
TOTAL CASH FAMILY EXPENSES			\$992.	1019.	1101.	1186.	\$989.	\$986.
Number in Family			4.2	4.2	3.8	3.8	4.5	4.5
Food From Farm			\$306.	\$268.	\$274.	\$265.	\$315.	\$287.
Total Food Cost			\$434.	\$433.	\$413.	\$451.	\$440.	\$450.
Food Cost Per Person			\$103.	\$103.	\$109.	\$119.	98.	100.
Cash Food Expense Per Person			30.	39.	37.	49.	28.	36.
Percent of Food From Farm			70.5%	61.9%	66.3%	58.8%	71.6%	63.8%
Percent of Living From Farm			52.8%	48.5%	45.1%	39.4%	56.7%	50.8%

*Does not include house rent and home produced soap and family use of auto.

If retail prices for farm products had been used instead of farm prices, the percent of the food furnished by the farm would have been nearer 75 percent. A good record is being made in the production of food but there is still much room for improvement. Many families are finding out how to produce more food at home and also have a better variety.



Frame Gardens, tub gardens, spring gardens, fall gardens and big gardens are all proving helpful. How many kinds do you have? Did you grow any Porter tomatoes last year? If not, why not try them in 1941. Did you have as many as 25 different varieties of garden products last year? It is a possibility being realized by many farm families.

NEXT YEAR

We hope to have a bigger and better report for 1941. Whether we do or not depends upon the records you folk keep in your 1941 book. We all are hoping for the most successful year of years. Let's keep a good record of it. The F.S.A. organization will do it's very best to help you. Don't wait too long to see them.



IT PAYS TO ASK QUESTIONS!

Whether you have been in the high group or the low group or just about average, IT PAYS TO ASK QUESTIONS. Of course, it is desirable to ask other people about how they do things, but the questions which pay the really big dividends when answered properly are the questions which each farmer asks himself. It's plowseat thinking, not dreaming, that gets results. We hope you will find it interesting when you get time off to yourself to go through the questions which follow and check them off to see how many you can answer "yes" to, how many are "no", and whether they apply to your farm. Grade yourself on your farming practices.



Volume of Business:

1. Is your farm the proper size to give you and your family something profitable to do each day in the year?
2. Do you have enough acres of pasture for your stock?
3. Is it possible to produce more per acre and increase your volume of business?
4. Is the soil adapted to the crops you produce?

CAN YIELDS BE INCREASED?

5. Is your farm terraced and contour farmed?
6. Do you practice strip cropping?
7. Is your farm diversified so that labor and power cost is better distributed, insects and weeds controlled, and soils improved with organic matter? Pasture improvement results in higher yields per acre. Is it receiving your best attention?

SECURE OUTSIDE ASSISTANCE.

8. Are you personally acquainted with your County Agent?
9. Are you making use of the Soil Conservation Service?
10. Are you getting your share of the AAA payments?
11. Do you need a new pond or well? Could you get a water facilities loan.

TAKE CARE OF THE SOIL, AND IT WILL TAKE CARE OF YOU.

12. Do you plow early in the fall, and deep enough to conserve moisture?
13. Do you plant winter cover crops of wheat, oats, barley, rye, etc.?
14. Do you feed your feed to livestock and return the fertility to the soil? The profits are in the manure pile,

38. When you feed milk, do you use utmost care in keeping containers clean and free from flies? Do you scald containers once a day.
IT WILL PAY YOU WELL.
39. Do you keep mash before the layers at all times?
40. Do you refer often to your bulletins on "Feeding Chickens" and your circular on "Chick Management"?
41. Do you have the breed of poultry you like? Are you proud of your hens? Do you do everything possible to see that they are comfortable and well cared for?
42. Are your hens laying good by the first of October? Eggs are usually worth about twice as much a dozen at that time.
43. Do you hatch your chicks off at the proper time so that pullets will come into full production when eggs are worth the most?
44. Do you buy from reliable hatcheries and get good blood-tested chicks?
45. Can you keep your hens laying at 50 percent all the time?

GARDEN.

46. Do you have a light, well drained soil for your garden? Have you tried planting garden rows on contours. If it works for cotton, why won't it work in the garden?
47. Is your garden the proper size according to your garden plan?
48. Does your garden get first consideration at cultivating time?
49. Do you manure your garden in the fall, broadcast, then disk and plow?
50. Do you plow at least eight or ten inches deep and leave the ground rough so that cold weather will destroy insects, especially cut worms?
51. Do you cultivate your garden after each rain, and keep it free of weeds at all times?
52. Do you plow sandy soils in the fall? Many of our folk say it is poor policy.
53. Have you tried planting cane around the ends and sides and also across the center to break hot winds. Some of our folk say it is almost as good as a frame garden.
54. Do you follow your garden plan carefully?
55. Do you save your own good seed, and when you have to buy do you buy high quality seed in bulk?
56. Is your garden plan arranged according to the table in the bulletin "Home Vegetable Garden" or "Grow a Garden"?
57. Is your frame garden located near water? Of course you DO have a frame garden!
58. Is there a possibility of a small irrigated garden just below the dam on your farm?
59. Do you use arsenic poisons for biting insects like potato bugs, cabbage and tomato worms, cut worms and grasshoppers?
60. Do you use Black Leaf 40 on the sucking insects?
61. Do you remember the formula for Bordeaux mixture? 1 lb. bluestone, 1 lb. lime, and 12½ gallons of water. It kills a lot of pests.
62. Do you refer often to your "Vegetable Spray Calendar"?

HOME IMPROVEMENT

63. Do you have a cool, dry cellar for food, plenty of closet space for clothing and boxes or shelves for bedding?
64. Does your cellar have plenty of shelves? And is the bottom shelf built so it can be used for storing potatoes?

FEED GOOD LIVESTOCK.

15. Do you have high bred, carefully selected livestock? They don't have to be purebred, but that helps. Purebred Jerseys and Guernseys are popular in this county.
16. Do you keep plenty of water available at all times?
17. Are you selling dairy products to meet current expenses, and are these sales made at a profit?
18. Do you market your livestock at the proper time so as to get the highest returns from your feed?
19. Do you have a bunch of sheep to mow the pasture? And do you know how to take care of them?
20. Do you use Western ewes? Or do you like to raise native stock? Can you afford to eat a lamb once in a while? It is considered a rare delicacy in the city.
21. Do you raise your own meat supply?
22. Are your hogs purebred and well adapted to both home and market use?

MACHINERY AND IMPROVEMENTS.

23. Do you keep your machinery in good repair and well oiled?
24. Do you make repairs in the winter when other work is slow?
25. Do you keep the doors on their hinges and the gates properly hung? Landlords notice things like that!
26. Are the fences in good repair? Have you tried out one of the new electric fences?
27. And most important of all, DO YOU HAVE A TRENCH SILO? One cow or a dozen, you can't afford to be without a silo.

IN GENERAL.

28. Do you attend group meetings for technical assistance in making plans and securing other information?
29. Have you made arrangements with your landlord for a long term lease? He maybe as anxious to have one as you are.

POULTRY

30. Do you clean your poultry house at least once a week, and the brooder house each day? Have you heard about dropping pits? Some of the leading poultrymen in Alfalfa County are using them.
31. Is your poultry free from lice, mites, blue bugs and fleas? (See your bulletin on "Diseases and Parasites of Poultry.")
32. Do you have at least $2\frac{1}{2}$ square feet of space for Leghorns or 3 square feet of space for larger hens in your poultry house?
33. Is your poultry house warm in winter and cool in summer?
34. Do you use feeders which save feed and prevent diseases? (See demonstrations in FSA office.)
35. Do you keep plenty of fresh, clean water before your chickens at all times?
36. And do you use split tires for water containers? (We hope not!! White crocks are so much better.)
37. Do you try to keep some green feed and shade plants near the poultry house?

Appendix C:

PROGRAM DOLLARS SPENT IN THE STATE

**Total Assistance to Oklahoma from
FmHA/RECD/Rural Development**

	RURAL HOUSING			BUSINESS/UTILITIES				FARMER PROGRAMS	TOTAL ASSISTANCE
	MFH	SFH	TOTAL RH	WATER/ WASTE	B&I	TOTAL RUS/B&I			
1998	\$17,695,159	\$55,021,330	\$72,716,489	\$28,283,568	\$26,226,249	\$54,509,817			\$127,226,306
1997	\$14,455,674	\$40,441,940	\$54,897,614	\$28,777,240	\$26,909,927	\$55,687,167			\$110,584,781
1996	\$15,326,712	\$37,885,100	\$53,211,812	\$24,718,933	\$12,467,300	\$37,186,233			\$90,398,045
1995	\$10,797,510	\$29,763,280	\$40,560,790	\$26,296,050	\$15,464,442	\$41,760,492	\$99,928,720		\$182,250,002
1994	\$12,270,810	\$24,461,500	\$36,732,310	\$26,647,490	\$12,268,269	\$38,915,759	\$89,205,170		\$164,853,239
1993	\$9,827,235	\$24,204,900	\$34,032,135	\$26,582,630	\$4,206,200	\$30,788,830	\$93,464,650		\$158,285,615
1992	\$10,474,022	\$15,719,170	\$26,193,192	\$14,946,700	\$266,800	\$15,213,500	\$79,886,620		\$121,293,312
1991	\$8,484,592	\$12,762,330	\$21,246,922	\$16,590,920	\$3,666,200	\$20,257,120	\$62,001,190		\$103,505,232
1990	\$8,244,864	\$16,036,270	\$24,281,134	\$11,907,800	\$2,700,500	\$14,608,300	\$97,049,210		\$135,938,644
1989	\$9,314,926	\$16,336,280	\$25,651,206	\$7,466,500	\$1,866,500	\$9,333,000	\$92,406,080		\$127,390,286
1988	\$10,206,944	\$15,975,810	\$26,182,754	\$10,883,970	\$5,775,000	\$16,658,970	\$106,815,830		\$149,657,554
1987	\$8,545,403	\$15,543,960	\$24,089,363	\$20,838,800	\$5,214,800	\$26,053,600	\$151,457,580		\$201,600,543
1986	\$8,821,144	\$17,958,510	\$26,779,654	\$9,284,800	\$1,475,000	\$10,759,800	\$147,044,420		\$184,583,874
1985	\$22,880,818	\$26,680,760	\$49,561,578	\$8,976,500	\$2,246,000	\$11,222,500	\$193,897,600		\$254,681,678
1984	\$19,423,358	\$38,176,642	\$57,600,000	\$8,600,000	\$600,000	\$9,200,000	\$150,300,000		\$217,100,000
1983	\$19,040,700	\$53,059,300	\$72,100,000	\$38,000,000	\$1,600,000	\$39,600,000	\$121,400,000		\$233,100,000
1982	\$24,814,436	\$59,563,690	\$84,378,126	\$17,449,600	\$2,360,000	\$19,809,600	\$124,066,470		\$228,254,196
1981	\$16,882,313		\$16,882,313						
1980	\$10,017,270		\$10,017,270						
1979	\$12,830,090		\$12,830,090						
1978	\$9,555,617		\$9,555,617						
1977	\$2,530,440	\$153,272,360	\$155,802,800	\$39,963,500	\$9,458,000	\$49,421,500	\$83,441,620		\$288,665,920
1976	\$3,806,170	\$137,910,930	\$141,717,100	\$19,408,400	\$30,144,800	\$49,553,200	\$139,620,351		\$330,890,651
1975	\$1,552,770	\$69,605,370	\$71,158,140	\$11,538,400	\$10,048,500	\$21,586,900	\$107,816,222		\$200,561,262
1974	\$856,500	\$52,415,282	\$53,271,782	\$13,030,800	\$7,741,400	\$20,772,200	\$41,258,501		\$115,302,483
1973	\$1,788,080	\$48,528,750	\$50,316,830	\$11,511,100		\$11,511,100	\$77,113,047		\$138,940,977
1972	\$1,427,580	\$60,056,442	\$61,484,022	\$10,430,800		\$10,430,800	\$39,661,935		\$111,576,757
1971	\$457,500	\$49,483,113	\$49,940,613	\$14,940,200		\$14,940,200	\$32,084,994		\$96,965,807
1970	\$529,350	\$25,729,832	\$26,259,182	\$11,823,000		\$11,823,000	\$20,240,278		\$58,322,460
1969	\$479,400	\$12,702,872	\$13,182,272	\$12,110,860		\$12,110,860	\$17,425,684		\$42,718,816
1968	\$48,340	\$10,694,180	\$10,742,520	\$13,380,840		\$13,380,840	\$15,486,458		\$39,609,818
1967	\$36,500	\$11,303,301	\$11,339,801	\$10,406,965		\$10,406,965	\$11,816,918		\$33,563,684
1966	\$11,900	\$8,432,995	\$8,444,895	\$6,650,570		\$6,650,570	\$15,284,796		\$30,380,261
1965		\$4,309,896	\$4,309,896	\$4,847,570		\$4,847,570	\$13,923,533		\$23,080,999
1964		\$3,842,635	\$3,842,635	\$968,560		\$968,560	\$15,382,486		\$20,193,681
1963		\$5,394,700	\$5,394,700				\$19,644,016		\$25,038,716
1962		\$3,156,617	\$3,156,617				\$16,518,815		\$19,675,432
1961		\$2,763,657	\$2,763,657				\$10,590,671		\$13,354,328
1960		\$1,876,183	\$1,876,183				\$8,301,464		\$10,177,647
1959		\$2,133,473	\$2,133,473				\$9,744,244		\$11,877,717
1958		\$930,767	\$930,767				\$9,895,213		\$10,825,980
1957		\$534,824	\$534,824				\$11,945,236		\$12,480,060
1956		\$104,650	\$104,650				\$11,283,816		\$11,388,466
1955		\$0	\$0				\$11,143,394		\$11,143,394
1954		\$571,960	\$571,960				\$12,464,806		\$13,036,766
1953		\$777,686	\$777,686				\$9,400,558		\$10,178,244
1952		\$1,094,124	\$1,094,124				\$8,020,777		\$9,114,901
1951		\$1,364,380	\$1,364,380				\$6,394,887		\$7,759,267
1950		\$1,186,418	\$1,186,418				\$6,333,658		\$7,520,076
1949							\$4,924,244		\$4,924,244
1948							\$4,279,491		\$4,279,491
1947							\$2,550,959		\$2,550,959
1946							\$66,252		\$66,252
1945							\$53,069		\$53,069
1944							\$41,673		\$41,673
1943							\$34,658		\$34,658
1942							\$47,575		\$47,575
1941							\$55,875		\$55,875
1940							\$42,736		\$42,736
1939							\$3,960		\$3,960

Multi-Family Housing

	MULTI-FAMILY HOUSING	RENTAL ASSISTANCE	GUARANTEED MULTI-FAMILY	HOUSING PRESERVATION GRANTS	LABOR HOUSING	TOTAL MULTI-FAMILY
1998	\$3,336,203	\$11,497,476	\$2,630,000	\$231,480	\$0	\$17,695,159
1997	\$5,000,924	\$9,342,640	\$0	\$112,110	\$0	\$14,455,674
1996	\$5,485,651	\$9,577,711	\$0	\$263,350	\$0	\$15,326,712
1995	\$5,086,150	\$5,331,360	\$0	\$380,000	\$0	\$10,797,510
1994	\$6,594,862	\$5,225,948	\$0	\$450,000	\$0	\$12,270,810
1993	\$9,437,235		\$0	\$390,000	\$0	\$9,827,235
1992	\$9,884,022		\$0	\$590,000	\$0	\$10,474,022
1991	\$7,894,592		\$0	\$590,000	\$0	\$8,484,592
1990	\$8,654,864		\$0	\$590,000	\$0	\$9,244,864
1989	\$8,807,356		\$0	\$507,570	\$0	\$9,314,926
1988	\$9,726,944		\$0	\$480,000	\$0	\$10,206,944
1987	\$4,067,013	\$4,078,390	\$0	\$400,000	\$0	\$8,545,403
1986	\$6,753,047	\$1,668,097	\$0	\$400,000	\$0	\$8,821,144
1985	\$22,880,818		\$0	\$0	\$0	\$22,880,818
1984	\$19,423,358		\$0	\$0	\$0	\$19,423,358
1983	\$19,040,700		\$0	\$0	\$0	\$19,040,700
1982	\$24,724,436		\$0	\$0	\$90,000	\$24,814,436
1981	\$16,882,313		\$0	\$0	\$0	\$16,882,313
1980	\$10,017,270		\$0	\$0	\$0	\$10,017,270
1979	\$12,830,090		\$0	\$0	\$0	\$12,830,090
1978	\$9,555,617		\$0	\$0	\$0	\$9,555,617
1977	\$2,530,440		\$0	\$0	\$0	\$2,530,440
1976	\$3,806,170		\$0	\$0	\$0	\$3,806,170
1975	\$1,552,770		\$0	\$0	\$0	\$1,552,770
1974	\$856,500		\$0	\$0	\$0	\$856,500
1973	\$1,788,080		\$0	\$0	\$0	\$1,788,080
1972	\$1,427,580		\$0	\$0	\$0	\$1,427,580
1971	\$457,500		\$0	\$0	\$0	\$457,500
1970	\$529,350		\$0	\$0	\$0	\$529,350
1969	\$479,400		\$0	\$0	\$0	\$479,400
1968	\$48,340		\$0	\$0	\$0	\$48,340
1967	\$34,000		\$0	\$0	\$2,500	\$36,500
1966	\$11,900		\$0	\$0	\$0	\$11,900

Program Dollars: Single Family Housing

SINGLE FAMILY HOUSING

	INSURED SINGLE FAMILY	GUARANTEED SINGLE FAMILY	503	SELF- HELP	SITE DVLMT	REPAIR LOANS	REPAIR GRANTS	TOTAL SINGLE FAMILY
1998	\$17,532,930	\$35,663,550	\$0	\$1,061,100	\$0	\$372,850	\$390,900	\$55,021,330
1997	\$11,271,770	\$27,870,830	\$0	\$785,750	\$0	\$267,640	\$245,950	\$40,441,940
1996	\$15,204,290	\$21,234,550	\$0	\$450,000	\$0	\$579,510	\$416,750	\$37,885,100
1995	\$17,203,520	\$10,803,430	\$0	\$716,550	\$0	\$595,920	\$443,860	\$29,763,280
1994	\$19,092,940	\$3,328,850	\$0	\$798,780	\$0	\$793,030	\$447,900	\$24,461,500
1993	\$20,999,440	\$2,114,340	\$0	\$811,790	\$0	\$71,010	\$208,320	\$24,204,900
1992	\$14,448,520	\$776,300	\$0	\$175,750	\$0	\$99,570	\$219,030	\$15,719,170
1991	\$11,518,870	\$0	\$0	\$952,680	\$0	\$62,800	\$227,980	\$12,762,330
1990	\$15,541,410	\$0	\$0	\$164,000	\$0	\$83,660	\$247,200	\$16,036,270
1989	\$15,165,610	\$0	\$0	\$832,940	\$0	\$80,300	\$257,430	\$16,336,280
1988	\$15,491,610	\$0	\$0	\$158,000	\$0	\$54,620	\$271,580	\$15,975,810
1987	\$14,903,150	\$0	\$0	\$305,870	\$0	\$42,540	\$292,400	\$15,543,960
1986	\$17,290,920	\$0	\$0	\$339,500	\$0	\$43,340	\$284,750	\$17,958,510
1985	\$26,047,420	\$0	\$0	\$317,720	\$0	\$64,600	\$201,020	\$26,630,760
1984								\$38,176,642
1983								\$53,059,300
1982	\$58,754,600	\$0	\$0	\$260,660	\$0	\$171,810	\$376,620	\$59,563,690
1981								
1980								
1979								
1978								
1977	\$151,644,630	\$0	\$0	\$1,340,740	\$0	\$118,150	\$168,840	\$153,272,360
1976	\$136,824,270	\$0	\$0	\$977,180	\$0	\$109,480	\$0	\$137,910,930
1975	\$68,596,430	\$0	\$0	\$930,180	\$13,000	\$65,760	\$0	\$69,605,370
1974	\$51,649,990	\$0	\$0	\$693,590	\$0	\$71,702	\$0	\$52,415,282
1973	\$48,084,330	\$0	\$0	\$253,780	\$136,840	\$53,800	\$0	\$48,528,750
1972	\$59,691,470	\$0	\$0	\$302,910	\$0	\$62,062	\$0	\$60,056,442
1971	\$49,153,793	\$0	\$0	\$168,960	\$90,000	\$70,360	\$0	\$49,483,113
1970	\$25,497,472	\$0	\$0	\$129,770	\$0	\$102,590	\$0	\$25,729,832
1969	\$12,584,272	\$0	\$0	\$24,740	\$0	\$93,860	\$0	\$12,702,872
1968	\$10,462,920	\$0	\$0	\$62,890	\$0	\$168,370	\$0	\$10,694,180
1967	\$11,123,821	\$0	\$0	\$73,230	\$0	\$106,250	\$0	\$11,303,301
1966	\$8,375,355	\$0	\$0	\$0	\$0	\$57,640	\$0	\$8,432,995
1965	\$4,254,996	\$0	\$0	\$0	\$0	\$12,610	\$42,290	\$4,309,896
1964	\$3,745,235	\$0	\$0	\$0	\$0	\$2,300	\$95,100	\$3,842,635
1963	\$5,380,185	\$0	\$0	\$0	\$0	\$800	\$13,715	\$5,394,700
1962	\$3,154,627	\$0	\$0	\$0	\$0	\$0	\$1,990	\$3,156,617
1961	\$2,763,657	\$0	\$0	\$0	\$0	\$0	\$0	\$2,763,657
1960	\$1,876,183	\$0	\$0	\$0	\$0	\$0	\$0	\$1,876,183
1959	\$2,133,473	\$0	\$0	\$0	\$0	\$0	\$0	\$2,133,473
1958	\$930,767	\$0	\$0	\$0	\$0	\$0	\$0	\$930,767
1957	\$534,824	\$0	\$0	\$0	\$0	\$0	\$0	\$534,824
1956	\$104,650	\$0	\$0	\$0	\$0	\$0	\$0	\$104,650
1955	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1954	\$571,960	\$0	\$0	\$0	\$0	\$0	\$0	\$571,960
1953	\$777,686	\$0	\$0	\$0	\$0	\$0	\$0	\$777,686
1952	\$1,077,479	\$0	\$14,865	\$0	\$0	\$1,780	\$0	\$1,094,124
1951	\$1,348,946	\$0	\$15,434	\$0	\$0	\$0	\$0	\$1,364,380
1950	\$1,171,228	\$0	\$11,255	\$0	\$0	\$1,675	\$2,260	\$1,186,418

	WATER AND WASTE			Emergency Community Water Asst.	SEWER				SOLID WASTE			WASTE SEWER PLNG GRANT	TOTAL WATER AND WASTE
	WASTE				TREATMENT				DISPOSAL				
	LOANS	GRANTS	GRNTD		COLLECTION	GRANTS	LOANS	GRANTS	WASTE MGMT GRANTS	LOANS			
1998	\$11,504,350	\$16,710,450	\$0	\$0	\$0	\$0	\$0	\$68,768	\$0	\$0	\$0	\$28,283,568	\$0
1997	\$15,640,200	\$13,083,040	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$28,777,240	\$0
1996	\$12,437,233	\$12,228,160	\$0	\$0	\$0	\$0	\$0	\$53,540	\$0	\$0	\$0	\$24,718,933	\$0
1995	\$13,576,000	\$12,495,830	\$0	\$0	\$0	\$0	\$0	\$224,220	\$0	\$0	\$0	\$26,296,050	\$0
1994	\$13,735,500	\$12,833,490	\$0	\$0	\$0	\$0	\$0	\$78,500	\$0	\$0	\$0	\$26,647,490	\$0
1993	\$12,098,400	\$14,330,730	\$0	\$0	\$0	\$0	\$0	\$153,500	\$0	\$0	\$0	\$26,582,630	\$0
1992	\$4,004,800	\$10,866,900	\$0	\$0	\$0	\$0	\$0	\$75,000	\$0	\$0	\$0	\$14,946,700	\$0
1991	\$6,004,050	\$10,469,370	\$62,500	\$55,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,590,920	\$0
1990	\$5,388,100	\$6,519,700	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,907,800	\$0
1989	\$4,768,200	\$2,698,300	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,466,500	\$0
1988	\$4,998,100	\$5,885,870	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,883,970	\$0
1987	\$12,550,000	\$8,288,800	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20,838,800	\$0
1986	\$6,913,400	\$2,371,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,284,800	\$0
1985	\$6,366,500	\$2,610,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,976,500	\$0
1984												\$8,600,000	\$0
1983												\$38,000,000	\$0
1982	\$12,699,800	\$4,749,800	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,449,600	\$0
1981													
1980													
1979													
1978													
1977	\$26,980,600	\$10,865,600	\$0	\$0	\$1,100,990	\$0	\$1,016,310	\$0	\$0	\$0	\$0	\$39,963,500	\$0
1976	\$12,911,000	\$5,350,100	\$0	\$0	\$834,746	\$18,950	\$263,604	\$30,000	\$0	\$0	\$0	\$19,408,400	\$0
1975	\$7,852,400	\$3,272,000	\$0	\$0	\$208,900	\$0	\$205,100	\$0	\$0	\$0	\$0	\$11,538,400	\$0
1974	\$11,599,600	\$371,000	\$0	\$0	\$278,200	\$0	\$226,700	\$0	\$0	\$555,300	\$0	\$13,030,800	\$0
1973	\$8,273,500	\$1,426,600	\$0	\$0	\$621,800	\$237,300	\$806,500	\$62,600	\$0	\$33,900	\$48,900	\$11,511,100	\$0
1972	\$7,665,000	\$1,192,900	\$0	\$0	\$308,800	\$172,400	\$316,700	\$0	\$0	\$775,000	\$0	\$10,430,800	\$0
1971	\$11,711,000	\$1,052,500	\$0	\$0	\$1,136,700	\$156,200	\$817,800	\$46,500	\$0	\$0	\$19,500	\$14,940,200	\$0
1970	\$10,093,600	\$991,600	\$0	\$0	\$317,000	\$46,800	\$352,000	\$0	\$0	\$22,000	\$0	\$11,823,000	\$0
1969	\$9,807,720	\$593,600	\$0	\$0	\$865,930	\$34,620	\$693,400	\$86,600	\$0	\$0	\$28,990	\$12,110,860	\$0
1968	\$12,501,260	\$414,300	\$0	\$0	\$0	\$0	\$294,720	\$61,450	\$0	\$0	\$109,110	\$13,380,840	\$0
1967	\$9,914,470	\$311,340	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,406,965	\$0
1966	\$6,195,820	\$383,750	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$71,000	\$6,650,570	\$0
1965	\$4,847,570	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,847,570	\$0
1964	\$968,560	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$968,560	\$0

Water and Waste

	RURAL HEALTH INITIATIVE LOAN	RURAL CIRCUIT RIDER	RBEG	RURAL ECONOMIC DEVELOPMENT LOANS	COMMUNITY FACILITIES	IRP	LOANS	INDUSTRY GUARNTD	BUSINESS AND INDUSTRY GRANTS	DISTANCE LEARNING MEDICAL LINK LOANS	TOTAL BUSINESS AND INDUSTRY
1998	\$0	\$5,200,000	\$672,400	\$0	\$538,500	\$1,577,000	\$1,004,100	\$148,000	\$2,450,000	\$46,783	\$26,226,249
1997	\$0	\$0	\$2,071,498	\$354,000	\$3,500,000	\$11,000,000	\$50,000	\$0	\$0	\$0	\$26,909,927
1996	\$0	\$0	\$1,740,900	\$0	\$1,163,900	\$475,000	\$500,000	\$0	\$1,995,000	\$0	\$12,467,300
1995	\$0	\$0	\$338,000	\$0	\$0	\$2,225,000	\$0	\$0	\$4,000,000	\$0	\$15,464,442
1994	\$0	\$0	\$668,000	\$0	\$0	\$3,552,000	\$0	\$0	\$4,048,269	\$0	\$12,268,269
1993	\$0	\$0	\$595,000	\$0	\$0	\$2,586,200	\$125,000	\$0	\$900,000	\$0	\$4,206,200
1992	\$0	\$0	\$266,800	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$266,800
1991	\$490,000	\$0	\$2,449,200	\$0	\$0	\$727,000	\$0	\$0	\$0	\$0	\$3,666,200
1990	\$0	\$0	\$0	\$0	\$1,325,000	\$1,375,500	\$0	\$0	\$0	\$0	\$2,700,500
1989	\$0	\$0	\$0	\$0	\$0	\$1,376,500	\$0	\$0	\$250,000	\$0	\$1,866,500
1988	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,775,000	\$0	\$5,775,000
1987	\$0	\$0	\$0	\$0	\$0	\$864,800	\$0	\$0	\$1,350,000	\$0	\$5,214,800
1986	\$0	\$0	\$0	\$0	\$0	\$1,475,000	\$0	\$0	\$0	\$0	\$1,475,000
1985	\$1,100,000	\$0	\$0	\$0	\$0	\$1,146,000	\$0	\$0	\$0	\$0	\$2,246,000
1984											\$600,000
1983											\$1,600,000
1982	\$0	\$0	\$0	\$0	\$0	\$2,360,000	\$0	\$0	\$0	\$0	\$2,360,000
1981											
1980											
1979											
1978											
1977	\$0	\$0	\$0	\$0	\$3,164,700	\$0	\$0	\$6,120,000	\$173,300	\$0	\$9,458,000
1976	\$0	\$0	\$0	\$0	\$4,186,700	\$0	\$0	\$25,700,000	\$258,100	\$0	\$30,144,800
1975	\$0	\$0	\$0	\$0	\$2,532,000	\$0	\$0	\$7,200,000	\$316,500	\$0	\$10,048,500
1974	\$0	\$0	\$0	\$0	\$3,650,000	\$0	\$0	\$4,083,000	\$8,400	\$0	\$7,741,400

Business and Industry

Farmer Programs

FARMER PROGRAMS								
	OPERATING		FARM OWNERSHIP		EMERGENCY			Grazing
	Guaranteed	Insured	Guaranteed	Insured	Emergency	Livestock	Drought	
1998								
1997								
1996								
1995								
1994	\$33,437,730	\$22,622,620	\$24,707,730	\$7,778,980	\$466,450	\$0	\$0	\$0
1993	\$42,517,930	\$18,995,040	\$26,345,780	\$3,642,270	\$1,708,070	\$0	\$0	\$0
1992	\$36,175,720	\$20,427,590	\$18,243,590	\$3,505,890	\$1,248,710	\$0	\$0	\$0
1991	\$27,909,500	\$18,454,550	\$11,146,150	\$2,110,320	\$2,116,800	\$0	\$0	\$0
1990	\$42,788,860	\$36,577,670	\$12,096,790	\$2,597,500	\$2,668,950	\$0	\$0	\$0
1989	\$30,268,910	\$42,988,010	\$11,598,850	\$2,957,970	\$4,370,690	\$0	\$0	\$0
1988	\$43,044,430	\$37,921,460	\$19,934,130	\$4,953,440	\$681,530	\$0	\$0	\$0
1987	\$73,405,140	\$59,227,740	\$13,482,620	\$2,274,580	\$2,992,400	\$0	\$0	\$0
1986	\$67,077,810	\$58,908,940	\$8,767,600	\$10,769,580	\$1,372,750	\$0	\$0	\$0
1985	\$41,059,570	\$118,150,310	\$3,673,650	\$20,529,390	\$10,116,830	\$0	\$0	\$0
1984								
1983								
1982	\$297,000	\$37,222,380	\$0	\$24,717,010	\$60,905,510	\$0	\$0	\$0
1981								
1980								
1979								
1978								
1977	\$0	\$17,759,300	\$0	\$19,444,210	\$9,059,400	\$32,040,080	\$3,496,790	\$0
1976	\$0	\$32,918,010	\$0	\$23,619,790	\$713,990	\$79,222,201	\$0	\$1,012,000
1975	\$0	\$22,501,151	\$0	\$15,371,721	\$1,961,550	\$67,659,030	\$0	\$0
1974	\$0	\$23,327,993	\$0	\$16,055,690	\$1,425,958	\$0	\$0	\$0
1973	\$0	\$16,517,170	\$0	\$22,937,840	\$36,954,527	\$0	\$0	\$364,000
1972	\$0	\$14,085,592	\$0	\$15,438,873	\$9,225,840	\$0	\$0	\$318,000
1971	\$0	\$7,677,235	\$0	\$19,280,696	\$4,287,810	\$0	\$0	\$200,000
1970	\$0	\$8,072,878	\$0	\$10,670,320	\$1,142,450	\$0	\$0	\$0
1969	\$0	\$7,423,225	\$0	\$7,470,334	\$2,157,140	\$0	\$0	\$0
1968	\$0	\$7,127,780	\$0	\$5,340,518	\$2,404,010	\$0	\$0	\$0
1967	\$0	\$2,912,410	\$0	\$6,722,355	\$1,500,520	\$0	\$0	\$0
1966	\$0	\$7,406,141	\$0	\$6,125,615	\$1,075,490	\$0	\$0	\$0
1965	\$0	\$7,756,567	\$0	\$4,377,991	\$1,487,611	\$0	\$0	\$0
1964	\$0	\$8,107,721	\$0	\$5,749,855	\$1,277,000	\$0	\$0	\$0
1963	\$0	\$11,075,437	\$0	\$7,421,309	\$941,980	\$0	\$0	\$0
1962	\$0	\$10,421,695	\$0	\$5,480,740	\$424,140	\$0	\$0	\$0
1961	\$0	\$8,318,257	\$0	\$1,830,729	\$404,355	\$0	\$0	\$0
1960	\$0	\$6,497,471	\$0	\$1,267,724	\$499,861	\$0	\$0	\$0
1959	\$0	\$6,968,488	\$0	\$1,604,456	\$1,131,138	\$0	\$0	\$0
1958	\$0	\$6,674,644	\$0	\$1,352,366	\$1,774,996	\$0	\$0	\$0
1957	\$0	\$6,644,791	\$0	\$2,674,287	\$2,377,061	\$0	\$0	\$0
1956	\$0	\$5,451,828	\$0	\$1,664,586	\$3,863,117	\$0	\$0	\$0
1955	\$0	\$5,291,873	\$0	\$1,116,859	\$3,232,067	\$0	\$0	\$0
1954	\$0	\$6,875,832	\$0	\$696,358	\$4,234,746	\$0	\$0	\$0
1953	\$0	\$5,452,186	\$0	\$758,146	\$2,630,312	\$0	\$0	\$0
1952	\$0	\$5,350,062	\$0	\$921,182	\$838,820	\$0	\$0	\$0
1951	\$0	\$3,949,912	\$0	\$1,870,491	\$375,770	\$0	\$0	\$0
1950	\$0	\$4,399,055	\$0	\$1,403,015	\$0	\$0	\$0	\$0
1949	\$0	\$3,956,611	\$0	\$865,452	\$0	\$0	\$0	\$0
1948	\$0	\$3,360,253	\$0	\$861,349	\$0	\$0	\$0	\$0
1947	\$0	\$2,483,991	\$0	\$0	\$0	\$0	\$0	\$0
1946	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1945	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1944	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1943	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1942	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1941	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1940	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1939	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Farmer Programs

FARMER PROGRAMS							
Soil & Water	Mediation Grants	Water Facilities	Economic Opportunity	Recreation	State Corp. Operating	Indian Tribe Acquisition	TOTAL FP
							1998
							1997
							1996
							1995
\$10,000	\$181,660	\$0	\$0	\$0	\$0	\$0	\$99,928,720
\$9,750	\$153,810	\$0	\$0	\$0	\$0	\$92,000	\$89,205,170
\$115,120	\$170,000	\$0	\$0	\$0	\$0	\$0	\$93,464,650
\$48,000	\$215,870	\$0	\$0	\$0	\$0	\$0	\$79,886,620
\$56,680	\$262,760	\$0	\$0	\$0	\$0	\$0	\$62,001,190
\$221,650	\$0	\$0	\$0	\$0	\$0	\$0	\$97,049,210
\$280,840	\$0	\$0	\$0	\$0	\$0	\$0	\$92,406,080
\$75,100	\$0	\$0	\$0	\$0	\$0	\$0	\$106,815,830
\$147,740	\$0	\$0	\$0	\$0	\$0	\$0	\$151,457,580
\$367,850	\$0	\$0	\$0	\$0	\$0	\$0	\$147,044,420
							\$193,897,600
							1984
							1983
\$924,570	\$0	\$0	\$0	\$0	\$0	\$0	\$121,400,000
							1982
							1981
							1980
							1979
							1978
\$1,506,840	\$0	\$0	\$0	\$80,000	\$0	\$55,000	\$83,441,620
\$1,947,610	\$0	\$0	\$0	\$101,750	\$0	\$85,000	\$139,620,351
\$322,770	\$0	\$0	\$0	\$0	\$0	\$0	\$107,816,222
\$412,860	\$0	\$0	\$0	\$36,000	\$0	\$0	\$41,258,501
\$334,110	\$0	\$0	\$0	\$5,400	\$0	\$0	\$77,113,047
\$593,630	\$0	\$0	\$0	\$0	\$0	\$0	\$39,661,935
\$612,550	\$0	\$0	\$26,703	\$0	\$0	\$0	\$32,084,994
\$264,500	\$0	\$0	\$90,130	\$0	\$0	\$0	\$20,240,278
\$153,870	\$0	\$0	\$221,115	\$0	\$0	\$0	\$17,425,684
\$300,160	\$0	\$0	\$313,990	\$0	\$0	\$0	\$15,486,458
\$236,270	\$0	\$0	\$445,363	\$0	\$0	\$0	\$11,816,918
\$193,370	\$0	\$0	\$484,180	\$0	\$0	\$0	\$15,284,796
\$143,364	\$0	\$0	\$158,000	\$0	\$0	\$0	\$13,923,533
\$247,910	\$0	\$0	\$0	\$0	\$0	\$0	\$15,382,486
\$205,290	\$0	\$0	\$0	\$0	\$0	\$0	\$19,644,016
\$192,240	\$0	\$0	\$0	\$0	\$0	\$0	\$16,518,815
\$37,330	\$0	\$0	\$0	\$0	\$0	\$0	\$10,590,671
\$36,408	\$0	\$0	\$0	\$0	\$0	\$0	\$8,301,464
\$40,162	\$0	\$0	\$0	\$0	\$0	\$0	\$9,744,244
\$93,207	\$0	\$0	\$0	\$0	\$0	\$0	\$9,895,213
\$197,907	\$0	\$0	\$0	\$0	\$51,190	\$0	\$11,945,236
\$234,788	\$0	\$0	\$0	\$0	\$69,497	\$0	\$11,283,816
\$1,431,010	\$0	\$0	\$0	\$0	\$71,585	\$0	\$11,143,394
\$0	\$0	\$608,100	\$0	\$0	\$49,770	\$0	\$12,464,806
\$0	\$0	\$504,894	\$0	\$0	\$55,020	\$0	\$9,400,558
\$0	\$0	\$306,803	\$0	\$0	\$603,910	\$0	\$8,020,777
\$0	\$0	\$198,714	\$0	\$0	\$0	\$0	\$6,394,887
\$0	\$0	\$151,978	\$0	\$0	\$379,610	\$0	\$6,333,658
\$0	\$0	\$102,181	\$0	\$0	\$0	\$0	\$4,924,244
\$0	\$0	\$57,889	\$0	\$0	\$0	\$0	\$4,279,491
\$0	\$0	\$66,968	\$0	\$0	\$0	\$0	\$2,550,959
\$0	\$0	\$66,252	\$0	\$0	\$0	\$0	\$66,252
\$0	\$0	\$53,069	\$0	\$0	\$0	\$0	\$53,069
\$0	\$0	\$41,673	\$0	\$0	\$0	\$0	\$41,673
\$0	\$0	\$34,658	\$0	\$0	\$0	\$0	\$34,658
\$0	\$0	\$47,575	\$0	\$0	\$0	\$0	\$47,575
\$0	\$0	\$55,875	\$0	\$0	\$0	\$0	\$55,875
\$0	\$0	\$42,736	\$0	\$0	\$0	\$0	\$42,736
\$0	\$0	\$3,960	\$0	\$0	\$0	\$0	\$3,960

